PITMAN'S

OGRESSIVE DICTATOR

CENTENARY EDITION

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PITMAN'S PROGRESSIVE DICTATOR

SELECTIONS OF ORIGINAL LETTERS RELATING TO TWENTY-SEVEN DIFFERENT LINES OF BUSINESS ARRANGED WITH VOCABULARIES AND ENGRAVED SHORTHAND OUTLINES AND PHRASES

BY

H. W. HAMMOND

AUTHOR OF "STYLE-BOOK OF BUSINESS ENGLISH"

F. R. BEYGRAU

COLUMBIA UNIVERSITY, NEW YORK

AND

W. L. MASON

AUTHOR OF "HOW TO BECOME A LAW STENOGRAPHER"

SIXTH EDITION

Isaac Pitman

NEW YORK

ISAAC PITMAN & SONS, THE PHONOGRAPHIC DEPOT

2 WEST FORTY-FIFTH STREET

AND AT LONDON, BATH AND MELBOURNE

1916

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COMPANION WORKS TO THIS VOLUME

BUSINESS CORRESPONDENCE IN SHORTHAND, Nos. 1, 2, 3, 4, 5, 6 and 7 40 pp. each. 25c. each. A series of valuable books containing *actual* correspondence in various branches of business. Each book is Keyed in ordinary type and the matter counted for speed practice in either shorthand or typewriting. Stenographers, after completing their studies, feel the need of some practical material to enable them to keep up their practice and at the same time *increase their speed.*

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H185p
1916

PREFACE

All the letters in this book originated in actual business dictation and are intended to illustrate the use of the English language in commercial literature. In order to preserve their integrity as original compositions only such changes have been made as were necessary to bring them into harmony with the "Style-Book of Business English." To avoid, therefore, destroying their value as original productions little effort has been made to bring them into syntactic harmony with one another.

As each business, trade, or profession has its own peculiar terminology, familiarity with it can be acquired only by careful study of actual correspondence. The present work comprises letters relating to twenty-seven different professions and trades, each selection being preceded by a shorthand vocabulary and a list of phrases.

It is suggested that students prepare themselves before taking the letters in dictation by writing each word six to ten times. The outlines should be carefully practised and thoroughly understood before dictation. The number of letters to be given at each dictation should depend on the progress made. It should also be ever present in the mind of the student that it is far better to proceed slowly, making sure of each outline, than to take many sentences containing outlines only partly learned.

One other thing is to be borne in mind: Reading shorthand is even more essential than dictation to the acquisition of speed; and students will find that they can make the most headway by thoroughly memorizing each word and phrase in the vocabulary, thus fixing the outlines firmly in the mind and acquiring facility in forming the characters.

The plan of this work is to afford the student considerable help at the beginning of the book, but after the outline for a phrase or word has been given a few times it is not again repeated, so that by the time the end of the letters is reached only outlines presenting some difficulty are included. Thus the work is

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progressive from the start and affords the student just that assistance which is necessary to his progress.

A special feature of the present work, not found in books of similar nature, is the counting device for timing the same dictation at *varying* rates of speed. As every letter may thus be timed at four different rates, the advantage is obvious, as it increases threefold the matter for dictation at any given rate.

The principle of special commercial capitalization as employed in this book conforms to that used in high-class business literature; namely, that capital letters are used for the purpose only of attracting attention to the principal words that constitute the subject of the composition. A general use of capitals defeats the very object of capitalizing; that is, the intention to emphasize or to make more prominent certain vital words or sentences only. The best rule is: When in doubt do not capitalize.

For a full exposition of the principles of displaying, punctuating, and capitalizing the important parts of business correspondence and advertisements see the "Style-Book of Business English."

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DIRECTIONS TO TEACHERS

For Dictation at 60 *Words*

Read divisions of (15) every fifteen seconds, or, at 15, 30, 45, and 60 of the minute.

Read divisions of (20) every twenty seconds, or, at 20, 40, 60.

Read divisions of (25) every twenty-five seconds, or, for (25) 25 ; (50) 50 ; (75) 1.15 ; (100) 1.40 ; (125) 2.05 ; (150) 2.30 ; (175) 2.55.

Dictation at 80 *Words*

Read divisions of (15) every eleven seconds, or, at 11, 22, 33, 44, 55, 1.06, 1.17, 1.28, 1.39.

Read divisions of (20) every fifteen seconds, or, at 15, 30, 45, 60, and so on.

Read divisions of (25) every nineteen seconds (practically every twenty) or, at 20, 40, and 60.

Dictation at 90 *Words*

Read divisions of (15) every ten seconds, or, at 10, 20, 30, 40 and so on.

Read divisions of (20) every thirteen and fourteen seconds alternately, or, at 13, 27, 40, 54, 1.07, 1.21, 1.34, 1.48.

Read divisions of (25) every sixteen and seventeen seconds alternately, or, at 16, 33, 49, 1.06, 1.22, 1.39, 1.55.

Dictation at 100 *Words*

Read divisions of (15) every nine seconds, or, at 9, 18, 27, 36, 45, 54, 1.03, 1.12, 1.21, 1.30.

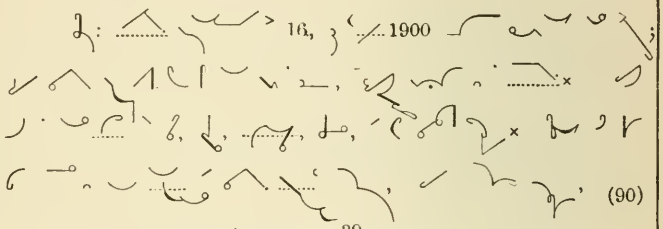
Read divisions of (20) every twelve seconds, or, at 12, 24, 36, 48, 60, and so on.

Read divisions of (25) every fifteen seconds, or, at 15, 30, 45, 60, and so on.

The following letters in engraved Isaac Pitman Shorthand are taken from "Business Correspondence in Shorthand" and given as models for the student in taking stenographic dictation.

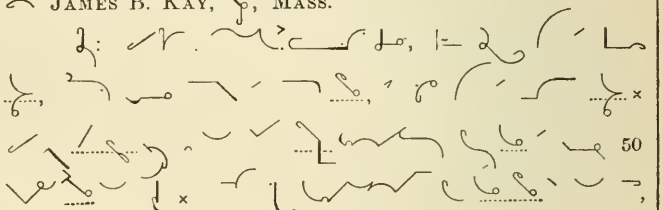
38

C. A. LEE, , N. Y.



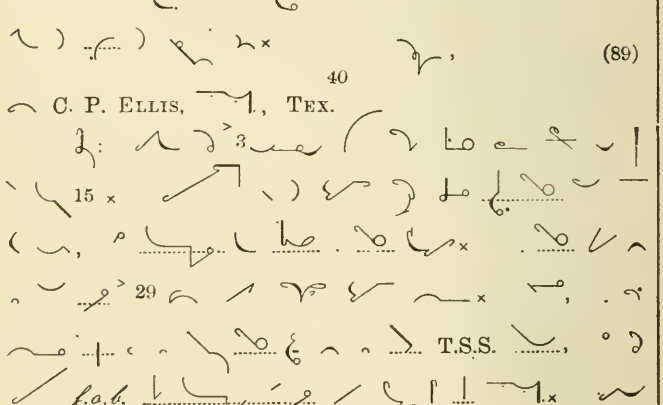
39

JAMES B. KAY, , MASS.



40

C. P. ELLIS, , TEX.



PITMAN'S
PROGRESSIVE DICTATOR

catalogue (1)

shirtwaists

to order

trusting

we are

yours truly

handkerchiefs (2)

printed

border

best quality

hem-stitched

early reply

DRY GOODS

Sixty Dictation

1

Gentlemen :

Kindly send us catalogue containing prices of ladies' shirtwaists. We should also like to (15) know what the cost would be to have shirtwaists of white madras made to order (30) in sizes 34-42.

Trusting to be favored with a reply, we are

Yours truly, [45

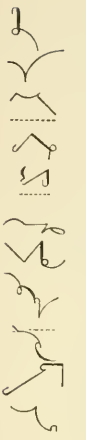
2

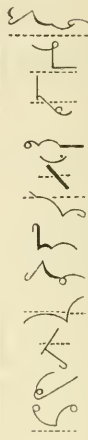
Gentlemen :

Kindly quote me price for linen handkerchiefs, men's size. I want something in a (15) large handkerchief with a printed border. Also send me price of ladies' best quality linen (30) handkerchiefs and children's small hem-stitched handkerchiefs.

Requesting an early reply, I am

Yours truly, [45


dear sir (3)
your letter
and in reply
we beg to state
that we do not
make the most
per dozen
yours very truly
to your favor (4)
we regret
inform you


that we have no more
in stock
at present
some time ago
inability
to remain
dear Madam (5)
we have some
material
cheaper than
elsewhere
as follows

3

Dear Sir :

Your letter received this morning, and in reply we beg to state that (15) we do not sell cambric handkerchiefs in lots of less than one dozen. This would (30) make the cost to you at the rate of 50c. per dozen.

Yours very truly, [45

4

Dear Madam :

Replying to your favor of recent date, we regret to have to inform (15) you that we have no more of the satin in stock at present. Satin does (30) not bring the price that it brought some time ago ; therefore, we do not carry (45) it any longer.

Regretting our inability to assist you, we beg to remain

Yours truly, [60

5

Dear Madam :

We have some very fine silk suits in stock, made of the very (15) best material and cheaper than can be bought elsewhere. Our prices are as follows :

on short notice

to hear

like to quote (6)

flannel

under-skirts

cat-stitched

we are in receipt of your favor (7)

we have many

retails

trusting to receive

little time ago (8)

pattern

illustrated

Silk (30) suits, any color, sizes 22-28, $20 per suit.

Sizes above 42 are made specially (45) on short notice to order.

Trusting to hear from you soon, we are

Yours truly, [60

6

Dear Madam :

We should like to quote you prices for flannel underskirts. These skirts (15) are made of very fine goods and can be had in any size or length (30). The bottom of the skirt is cat-stitched and you may have your choice of (45) any color of silk.

Hoping for an early order, we beg to remain

Yours truly, [60

7

Dear Madam :

We are in receipt of your favor referring to prices of our lawn (15). You do not mention which grade you wish. We have many different grades. Our best (30) lawn retails at 12c. per yard. We have a cheaper lawn than this at 9c. (45) per yard ; the cheapest brings 6c.

Trusting to receive an order, we are

Yours truly, [60

8

Dear Madam :

A letter from you written some little time ago asked that we publish (15) a pattern of the jacket illustrated on

February

Bazar

sooner

that it is to be one

very truly yours

telegram (9)

unfortunately

these goods

yesterday

we are unable

in this instance

because we are

anxious

occurrence

unavoidable

we hope

next time

erroneous (10)

notwithstanding the

page 148 of the February number of the (30) "Bazar." It has been impossible to issue this pattern sooner; but we write now to (45) tell you that it is to be one of the cut-paper patterns issued with (60) the May number, which will be out about the middle of April.

Very truly yours, [75

9

Dear Sir:

We are this morning in receipt of a telegram from our Mr. Frank (15) Ross in which he informs us that he closed out to you Alpaca Coats, lot (30) Nos. 1005, 1006, 1007, 1008. Unfortunately, these goods were sold out here in our store (45) yesterday; therefore we are unable to send them. We are particularly sorry in this instance (60) because we are very anxious to enter into business relations with you, yet of course (75) the occurrence was quite unavoidable. We hope for better luck next time.

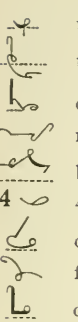
Yours very truly, [90

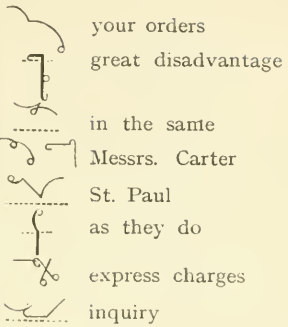
Eighty Dictation

10

Dear Madam:

To correct erroneous impressions which you seem to have obtained, we wish to inform you that notwithstanding the (20) fact that we carry no accounts, purchasing is as easy





at our store as at any other when the facilities (40) we offer are understood.

You can purchase on a Transfer Card in different departments and make one payment for all (60) by check. You can purchase on a Transfer Card and have bill collected at one address and goods delivered at (80) another. You can purchase on a Transfer Card and pay by check when goods are delivered at your house.

We (100) can sell cheaper than any other house because we save the expense and loss resulting from giving credit.

Yours truly, [120

11

Gentlemen :

Your favor of the 4th instant received. Although we are always pleased to open out new channels of business, (20) we should strongly advise you to draw your supply of dry goods from some point nearer to you. Your orders (40) could hardly be large enough to bear the cost of expressage, which would place you at a great disadvantage in (60) competing with those around you in the same line. We should think Messrs. Carter & Johnson, of St. Paul, could (80) fill your orders to advantage, as they do a large jobbing trade and get their goods in bulk by a (100) freight line at a greatly reduced rate as compared with express charges.

Thanking you for the inquiry,

Yours very truly, [120

under separate cover (12)

suspenders

we trust

you will find satisfactory

so long

you will notice

on your part

possessor

one of these

should be glad to

appreciate

to your friends

mentioning

London (13)

we believe that we have the

organization

shirts

identical

12

Dear Sir :

Under separate cover we have mailed you one pair of the President Suspenders, which we trust you will (20) find satisfactory.

This suspender has been on the market so long that we do not hesitate to say it is (40) the best fifty-cent suspender made.

You will notice we are giving away $1,500 in prizes this season. It (60) requires only a guess on your part to make you, perhaps, the possessor of one of these valuable prizes. It (80) costs you nothing, and we should be glad to have you take a chance on it.

We should also appreciate (100) your mentioning to your friends that we are selling the best suspender made and offering these prizes. Very truly yours, [120

One Hundred Dictation

13

Dear Sir :

We believe that we have the best organization to be found anywhere for making shirts for men. Our shirt chief goes to London, (25) Glasgow, and Paris to select the materials. We have the most expert cutter we know of ; every detail of the making is done with expert (50) skill ; every row of stitching is absolutely perfect ; a dozen or ten dozen shirts are identical

worn out

magnificent assortment

cheviot, chiffons

if we were (14)

we fear

on this class

at this time

in order to

we have sent

genuine

Middlesex

immediately

instead of

indefinite

future time

in every particular; one shirt fits just the same (75) as another and continues to fit until worn out.

A magnificent assortment of shirting-stuffs is now ready—choicest imported madras and cheviot, as well (100) as fine linens and chiffons, for dress-shirts.

If not convenient to come to the store, we will send a competent man to your home (125) or office at any time you wish to show samples and measure you if the shirts tempt you.

Trusting to hear from you,

Yours truly, [150

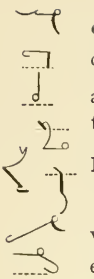
14

Gentlemen:

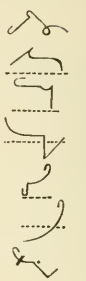
Your favor of the 13th instant duly received. We have not a single suit of lot 3365 in stock at present, and if we (25) were to make them up now we fear they would not be in time for this season, as labor on this class of goods is (50) very scarce at this time of the year. In order to help you out we have sent to-day by an express 2-34, 2-35 (75), and 3-36, of genuine Middlesex Flannels and have charged you only $8.50. By paying this slight advance you will not only get better (100) goods, but you will secure what you want immediately instead of having to wait an indefinite time.

Should these suit you, we will sell as (125) many more as you may want of this size now; but you will kindly bear in mind that should you want these flannels at any (150) future time the price will be higher. It cost us $6.00 to make these and we do this to supply your urgent want.

Yours truly, [175



enclose herewith (15)
credit
at once
two or three weeks
I shall be glad to do so
were received (16)
exception



we presume
required
quantity
factory (17)
shortened
shorter
forepart

BOOTS AND SHOES

Sixty Dictation

15

Gentlemen :

I have your favor of the 16th instant and beg to enclose herewith credit (15) note for the pair of tan shoes returned with the slight scratch on the side. (30)

I am sorry that I do not have another pair of these on hand to (45) ship you at once, but if you wish me to put them in hand and (60) ship in two or three weeks, I shall be glad to do so

Yours truly, [75

16

Gentlemen :

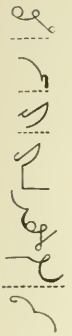
The rubbers were received on Friday last and were all right with one exception. (15) Case No. 12 should have had 25 pairs in it, but there were only 21 (30) pairs, being four pairs short. Please find packer's check with sizes received and entered on (45) same. We presume your shipper in making up sizes wanted, omitted to put in the (60) required quantity. We shall thank you kindly to credit our account with difference.

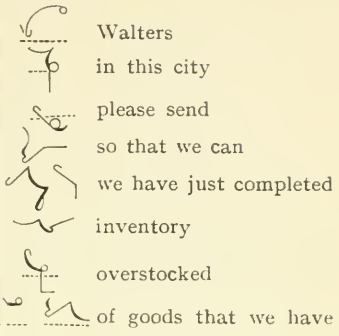
Yours truly, [75

17

Dear Sir :

I am sending you to-day three pairs of Glazed Colt shoes made (15) on different lasts in the E factory in order to show you the change (30) in the Blucher pattern. We have lengthened the quarter and shortened the vamp, giving it (45) a little shorter forepart effect.





I should like to hear from you on this matter (60) before we make a final decision. Please reply as soon as possible.

Yours very truly, [75

18

Gentlemen :

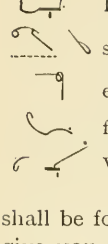
The goods invoiced to us on March 12 have reached us and we wish (15) to inform you that some of the lines are not the styles we ordered—the (30) Women's, Misses' and Children's were ordered with patent tips and we shall hold goods subject (45) to your order. If you have no objection we shall take what we think is (60) right and return the others. If this is not satisfactory then we shall feel obliged (75) to return the whole lot. You should not have shipped us any of these goods (90) after receiving our letter canceling the balance.

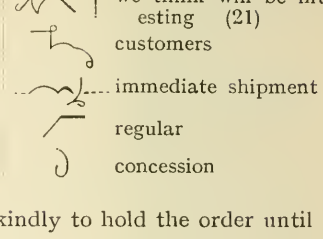
Yours very truly, [100

19

Gentlemen :

We ordered a few lines of shoes from your Mr. Walters when he was (15) in this city and he failed to supply us with a copy of the order. (30) Will you please send us a copy so that we can see whether we shall (45) want all the goods or not ? We have just completed taking our inventory and find (60) that we are overstocked in some lines. If we have a surplus in the same (75) kind of goods that we have ordered from you, we





shall be forced to ask (90) you kindly to hold the order until we give you further notice.

Yours very truly, [105

20

Dear Sir :

Will you please make us two left shoes in No. 1366-9-c-(15) 2156 double soles Dongola style ? We are sending the right shoe to be matched by (30) sample post. We sold the mate to a one-footed man and also the extra (45) shoe asked for. The party was leaving the city for a few days and could (60) not wait until we got a pair of lefts made for him.

Will you also (75) make us a fine pair of the Dongola Single Soles No. 5, Welt Goodyear Coin (90) Toe and express with the above ?

Please rush this order and oblige

Yours very truly, [105

21

Dear Sir :

Our spring goods are arriving rapidly and we need the space now taken (15) up by some of our Men's Heavy Sole Winter shoes. In order to move them (30) we make you an offer which we think will be interesting. This offer is being (45) made only to our All-America customers. We shall bill the shoes at special figures (60) and shall give you March 1 dating and make immediate shipment.

While the cuts we (75) are making in the above are not very deep the sizes are regular, the stock (90) is new; and we are simply making the concession in order to make room for (105) new goods and give our customers the benefit of price and dating.

Yours very truly, [120

spring heels (22)

referring

children's

that they were

so as to

explanation

will be satisfactory

in regard to (23)

returned

Oxfords

as we have

elsewhere

this week

with the amount

22

Gentlemen :

We are returning the 15 pairs of Misses' Box Calf at 87c. per pair (15). Those we ordered were to be Spring Heels, as you will see by referring to (30) our order. We cannot sell a heel shoe in misses' and children's where the price (45) ranges over $1 a pair. We notice on order sheet that there is no mention (60) of Spring Heels in the 15 pairs of No. 656, so you will please advise (75) your shipper that they were ordered in Spring Heel and are of no use to (90) us otherwise. We mention this so as to avoid any error, thus saving expense and (105) trouble of returns.

Trusting that this explanation will be satisfactory, we are Very truly yours, [120

23

Gentlemen :

Yours of the 17th instant received in regard to goods sent us and which (15) we did not order. We have gone through the stock and have returned 54 pairs (30) as follows :

37—18 pair Ladies' Dongola style at $1.30, $23.40 ;

237—18 pair Children's (45) Dongola style at $.85, $15.30 ;

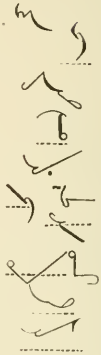
764—18 pair Ladies' Dongola Oxfords at $.75, $13.50. (60)

The others having proved satisfactory we have kept them, and would ask you again to (75) cancel balance of order, as we have ordered these goods elsewhere and are expecting them (90) in early this week.

Please credit us with the amount when received.

Yours very truly, [105

we are in receipt (24)
by express
we do not see
it would only
we were not
for the goods
we expect you
in reference to the
traveler


that you should have
that they are
we have placed (25)
models
footwear
by their authentic
comfortable
superior construction
finest
in the world

24

Dear Sir :

We are in receipt of Dressing by express. We are somewhat displeased at (15) having to pay $1.10 express charges. We do not see why you did not (30) send it by freight, as it would then have cost us only 50c. We were (45) not in a hurry for the goods, so we expect you to credit us with (60) the difference between freight and express charges, which is 60c.

In reference to the (75) error made by your traveler of 25c. per dozen for tin-blacking, we also feel (90) that you should have notified us of the fact before shipping same ; however, we shall (105) accept your explanation and take the goods now that they are here. Yours very truly, [120

Eighty Dictation

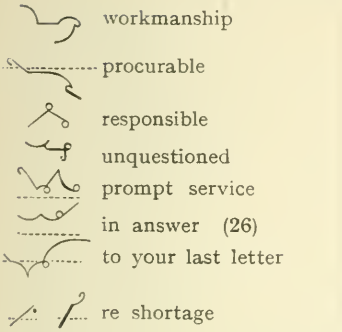
25

Gentlemen :

We have placed on sale this week a few of the latest models in footwear for this season—a (20) range that includes all the correct shapes and leathers from the most conservative to the most extreme.

Good shoes are (40) known by their authentic style, their superior construction, their comfortable fit, and satisfactory service.

Our shoes are made by the (60) finest shoe-making organization in the world, which is constantly watching the latest



style tendency and building it into shoes (80) with the best materials and the most expert workmanship procurable. That organization is responsible for the unquestioned advantage you enjoy (100) in wearing our shoes.

Come to our salesrooms and see for yourself. You will get prompt service.

Yours very truly, [120

26

Gentlemen :

In answer to your last letter re shortage in children's rubbers—it was our error in mentioning Croquet ; it (20) should have been Child's Perfection No. 7649.

We also notice that in your credit you allowed us only 25c. for (40)the returned case. It was one of the cases received that day with the goods and you have charged us (60) 40c. for it. If you examine the case you will find the number on it. Although the case had (80) been used before, it was the nearest we had to the size required, and presumed from the invoice "three cases (100) at 40c.," we had a right to expect the same allowance. We hope you will allow this.

Yours truly, [120

27

Dear Madam :

We take pleasure in sending you herewith a copy of our Style-Book. If you will note carefully (20) the great variety of styles, as well as the beautiful shades of our goods, we are sure you will find (40) a style and shade to satisfy the most

fastidious

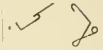
discriminating

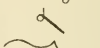
extensive (28)

advertising

ought to have

more than


to refer purchasers


on the subject manufacturers

well known

educator

Mayfair

which we were (29)

fastidious and discriminating taste. We should like to know what you think (60) of this Style-Book.

We have endeavored to make it as complete and as clear as if the salesmen with (80) the slippers themselves were talking to you in your home.

We shall be very glad to have the names of (100) any of your friends who you think might like to have a copy of this Style-Book. Yours very truly, [120

28

Gentlemen :

Through the extensive advertising done by Boman & Rice we are receiving orders from people in your town. You (20) might have and ought to have the profit of these goods, and we should be more than glad to refer (40) purchasers to you if you carried the lines.

You are, no doubt, thoroughly informed on the subject and know that (60) we are among the largest manufacturers of shoes in the world, making such well-known lines as the All-America (80) for men and women, the Educator for the whole family, the Mayfair for the ladies, Signet and B & R (100) Special for men, and Hard Knocks for sturdy boys, etc.

You have a copy of our catalogue. Look it through (120) and you will be interested. We carry the goods right on the floor ready for immediate shipment.

Yours very truly, [140

29

Gentlemen :

We have about 200 pairs of ladies' button boots, sizes 2 1/2 to 4 1/2, different styles (20) of toes, which we were thinking of sending down to you to sell for us at auction,

exceptionally

formerly

per cent.

advisable

together

experience

you will be able to

requesting (30)

we are pleased

nearest

we are confident

we enclose

information

careful

spirited

attention

of some friend

and should be (40) pleased to have you advise us about the right time to send them. We want to get all we can (60) out of them. They are all reliable makers' goods and of exceptionally good value, but too many of the small (80) sizes to be disposed of fast enough at retail. Would it be better to put them up in small cases, (100) say, 24-pair lots? Are your charges the same as formerly, viz., 10% cash after the goods are (120) sold? Would it be advisable to put the same style of toes together in each lot or to mix them? (140) From your experience in these sales, we have no doubt you will be able to advise us.

Yours very truly, [160

30

Dear Sir:

We are in receipt of your favor requesting our Shoelight booklet, which we are pleased to mail under (20) separate cover.

We do not do a retail business, and will kindly request that you take the Shoelight booklet to (40) your nearest dealer. If he does not handle our shoes, have him order a pair for you, using style number (60) in Shoelight. We will appreciate your doing this and shall take pleasure in sending the shoes at once. We are (80) confident you will find our footwear very satisfactory.

We enclose a leaflet containing full information regarding our cash prizes. A (100) careful reading of the booklet will show you that our contests are open to everybody. In the past they have (120) been very spirited, and we are confidently looking forward to the new contest. Read the conditions very carefully, and if (140) you are not in shape to enter the contest call it to the attention of some friend.

Yours very truly, [160

illustrating (31)

popular

description

plainly

special attention

flexible

extension

serviceability

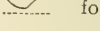
uniform

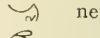
especially

in all the

United States

foreign


newest (32)


last year

there are some

you will see

One Hundred Dictation

31

Gentlemen :

I am forwarding you under separate cover a copy of our catalogue illustrating the different styles of the popular Regal shoe. The name, style, (25) number, price, and description of each shoe illustrated in the catalogue are plainly shown.

I wish to call your special attention to the style shown (50) on page 16—men's style # 1352, which is a very popular model for general service. The uppers are of tough, flexible, finely finished Black King (75) calf with round toe and half extension heavy sole.

For those who desire a shoe of more than ordinary serviceability we offer the Uniform (100) # 417, which is a foot-form model designed especially for policemen and letter carriers.

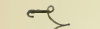
Our shoes are on sale in all the principal cities of (125) the United States and foreign countries. When you buy the Regal shoes you receive the greatest footwear value you can get anywhere. Very truly yours, [150

32

Dear Madam :

In response to your request we take pleasure in sending you our Style-Book, showing the newest styles in spring and summer shoes. (25)

There are some decided changes from the models of last year, as you will see when you turn the pages of the book


graceful

tailored

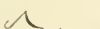
we are in receipt of your letter (33)

we are aware

guaranty

that it would not

shelves for sale


we have never seen

unsatisfactorily

ruin

will take some other

in their place

we think that the

we are satisfied

if the same

and look (50) at the illustrations. Vamps are cut lower, tongues are more pointed, and the shoes this season have a graceful, tailored look that makes them very (75) attractive.

Kindly call on the dealers whose names we give below and ask to see the Model Shoe. Have it tried on, walk in it, (100) feel how easy and comfortable it is. Bend the sole with your foot. Notice how correct the shoe is in style—then buy it. Once (125) you wear our shoe you will want it ever afterwards.

If our dealers cannot fit you, have them order your size from us. Yours truly, [150

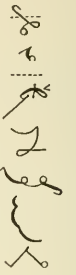
33

Gentlemen :

We are in receipt of your letter of March 27 re the patent leather shoes and in answer would say that we are aware (25) there is no guaranty with any patent leather goods, but the leather should be such that it would not peel off in a day's wear (50) We would not take a discount of 50% and place them on our shelves for sale knowing the nature of this lot of leather. We (75) have sold patent leather shoes, and are still selling them, but we have never seen any of the goods wear so unsatisfactorily.

These goods if (100) sold by us would ruin our trade. We are returning the whole lot of them and will take some other line of goods in their (125) place. We think that the parties who sold you the leather should be responsible to you for the damage and we are satisfied that you (150) will hear from some of your other customers about them if the same leather has been put into the shoes sent to them.

that you will not
by returning
referring to your letter
New York (34)
that we have no
if you could
bill of lading
writer


please let us
and that you (35)
reimbursed
insurance company
we have since been
that they have
to replace

Trusting that (175) you will not feel that we are imposing upon you by returning these goods after having thoroughly tried them, we are, gentlemen,

Yours very truly, [200

COTTON

Sixty Dictation

34

Gentlemen :

Referring to your letter of the 4th instant addressed to our mills at Jamestown, (15) N. Y., we would say that we have no record of cotton marked EBOY, but (30) we are short four bales marked EBON. If you could inform us as to shipper (45) and number of bill of lading, it might help to determine whether the cotton marked (60) EBOY is ours.

The writer gave your Mr. Bates the value of the cotton marked (75) VALY last week.

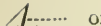
Please let us hear from you regarding the cotton EBON.

Yours truly, [90

35

Gentlemen :

On June 24 we wrote you that 39 bales of cotton marked TDDD, invoiced (15) from Messrs. Swan & Co., had been destroyed by fire, and that you would be (30) reimbursed for the loss by the insurance company. We have since been informed by Messrs. (45) Swan & Co. that they have shipped you 39 bales to replace the bales burned (60). The shipment went forward with


original consignment

withdrawn

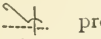
September (36)

destination

hitherto

rendering

prompt attention


thereto (37)

we return

that we have no means

affidavit

the same marks and the same bill of lading as (75) the original consignment.

We have, therefore, withdrawn the claim against the insurance company.

Yours truly, [90

Eighty Dictation

36

Dear Sir:

Referring to your letter of September 11, file No. R/C18287, regarding 5 bales cotton marked AMKY astray:

You (20) will kindly forward as soon as possible these five bales to the original destination; that is, North Mills, Jamestown, N. (40) Y.

We have hitherto lodged no claim for these five bales as we have use for the cotton and we (60) should prefer this method of settlement instead of rendering a claim for the cash value.

We should suggest that the (80) cotton be returned by the route by which it went astray.

Please give the above your prompt attention

Yours truly, [100

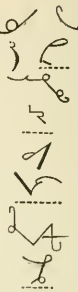
37

Gentlemen:

Your letter of the 19th instant was sent to our North Mills at Jamestown, N. Y., and here is (20) their reply thereto:

"We return herewith letter received from the Goldman Cotton Co. In answer to your inquiry beg to (40) say that we have no means of telling whence the bale of cotton in question was shipped, and that the (60) only tag on the bale was sent to you with our letter of August 7. If you wish an affidavit (80)

identity
we are sorry
that we can
no more
in the matter
in which you (38)
institute
railroad company


it is necessary for you
what was lost
enclosed please find (39)
on account of
storage
Baltimore
transportation company
inasmuch as the

as to mark on the bale, weight of damaged cotton, and the identity of the tag we shall send you (100) same."

We are sorry that we can give you no more information in the matter and remain

Yours very truly, [120

One Hundred Dictation.

38

Gentlemen :

We have your letter of the 18th instant, in which you ask us to give you authority to institute suit against the railroad company (25) for the collection of our claim on you for one bale of cotton marked BXXX.

We do not see why it is necessary for you (50) to have our authority, as the cotton was shipped in the name of F. M. Bram & Bros., and we think that it is up (75) to the railroad company either to show delivery of all the cotton you shipped or to pay you for what was lost.

Should it be (100) necessary for you to sue in our name we will give you the authority.

Please let us hear further from you and oblige

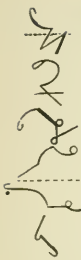
Yours truly, [125

39

Gentlemen :

Enclosed please find our check for $30, same being on account of storage charges on 388 bales cotton, which you paid to the New (25) York & Baltimore Transportation Co.

Inasmuch as the bill of the transportation line is made out to you and was paid by you, we ask (50) you



to make a claim on them for overcharge of $22.20. We have been informed by the Mallory Steamship Co. that this (75) claim will be promptly paid upon presentation.

The check for $30 we are sending you and the refund you will receive from the New York (100) & Baltimore Transportation Co. will together make up the amount of your bill of $52.20.

Trusting this will be satisfactory, we remain

Yours truly, [125

COAL AND WOOD

Sixty Dictation

40

Dear Sir :

Our Reliance Clarkson mines which have been idle for some time undergoing repairs (15) have resumed operations. With their new facilities we anticipate a much-increased tonnage.

The coal (30) is being carefully prepared and we think would suit your trade admirably. We should be (45) pleased to ship you a trial order at $3.50 per gross ton mines.

Orders for (60) nut must be accompanied by an equal amount of egg, stove, and grate.

Yours truly, [75

41

Dear Sir :

I quote you the following prices for coal for the Hamilton Public Library (15) for the seasons of 1908-1909.

40 tons Scranton Coal Size. $7.36 per ton (30).
30 ,, 3/4 Lump Hocking Coal .. 4.19 ,, ,,
30 ,, Nut, Pea, and Slack (45) .. 3.27 ,, ,,

I enclose herewith

we have your favor (42)

quoted

abnormal

shortage

for this company's (43)

as follows

represents

cartage

warehousing

Quality to be the best on all coal delivered and weighed over (60) city scales.

I enclose herewith check for $200 as per terms of tender.

Yours truly, [75

42

Dear Sir :

We have your favor of the 4th ordering a small car of chestnut (15) coal via G. T. R. This we shall forward at once, price to be quoted (30) at $3.25 gross ton at mines with a freight rate to the Bridge of (45) $1.50 gross ton. All freight follows from the mines to destination.

We anticipate an abnormal (60) demand for coal and a car shortage after October 1. Can you favor us with (75) an order for September shipment at this time ? Kindly advise and oblige

Yours very truly, [90

43

Dear Sir :

The prices for this company's coal delivered free on board vessels or cars (15) at Hoboken are as follows: Grate, $4.75 ; egg, $5 ; stove, $5 ; chestnut, $5, per (30) gross ton of 2,240 pounds. On all tonnage of above sizes delivered to your order (45) during the month of April, 1909, a discount from above prices of 50 cents a (60) ton will be allowed.

The difference between these prices and the retail prices represents cost (75) of freight, cartage, warehousing, and other expenses and the profits of the dealer.

Yours truly, [90

Public Library Board (44)

more or less

best quality

from time to time

certified check

fulfilment

in receipt of your letter (45)

November

at the present time

appropriating

and will continue to do so

Navigation

December

undertake

balance

of your order

which we have

immediately

44

Dear Sir :

The Public Library Board desires your best figure on a supply of coal (15) for next winter's use, the quantity to be required more or less about

40 tons (30) Scranton Coal, egg quality
30 ,, 3/4 Lump, best quality
30 ,, Nut and Pea (45) slack quality

to be delivered from time to time as needed. If awarded the contract, (60) you will be required to furnish a certified check for $200 as guaranty of (75) the proper fulfilment of contract, check to be returned on completion of contract.

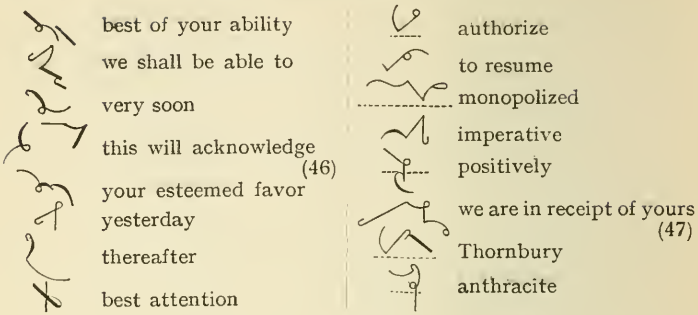
Yours truly, [90

45

Dear Sir :

We are this morning in receipt of your letter of November 21.

At (15) the present time Lake shipments are appropriating all our chestnut and will continue to do (30) so up to the close of navigation, December 10 to 15. In view of this (45) we cannot hurry your three or four cars of chestnut as requested, but will undertake (60) to ship one car promptly and to string balance of your order along so as (75) to keep you going. We need orders for egg and stove which we have on (90) track and can ship immediately. Help us out of this to the



best of your (105) ability. The more egg and stove you can take the more chestnut we shall be (120) able to give you. Trusting we may hear from you very soon,

Yours very truly, [135

Eighty Dictation

46

Dear Sir :

This will acknowledge your esteemed favor of yesterday with order for 1 Egg, 2 Stove and 3 Nut, (20) the egg to be shipped first and the stove and nut promptly thereafter. Have given the same my best attention. (40)

You will recall on your former order you stopped shipments November 11, and did not authorize us to resume until (60) November 21. From November 15 to December 15 our coal was monopolized by imperative needs to the close of navigation, (80) hence our failure to get coal forward during later period. It is positively the only time that we have been (100) short or slow, as our records will show.

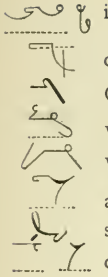
Thanking you, and awaiting your further favors, we remain

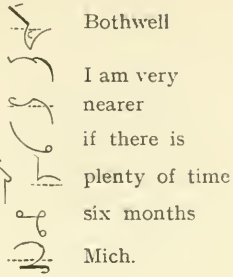
Yours very truly, [120

47

Dear Sir :

We are in receipt of yours of the 15th instant containing your order for current shipment to Thornbury (20) for 1 car of Nut Anthracite, and for shipment to Alpena for 1 car of Egg,





5 of Stove, 3 (40) of Nut, and 1 car Pea, in accordance with instructions, all of which will receive our most careful attention. We (60) have completed your specifications for the October shipment with the exception of 2 cars of stove coal which we expect (80) to forward before the close of the month.

We note your letter signed "B. J. Clegg per B. J. C.," (100) which we presume is in error, as we understand the coal is for you, to be charged accordingly.

Yours truly, [120

48

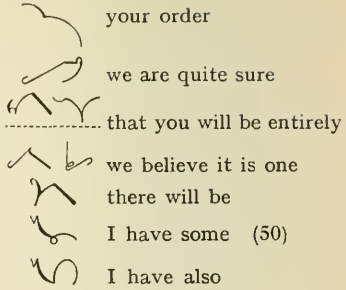
Dear Sir:

I have on the Davis lot directly south of Newbury on the Church Road about 200 cords of (20) stove wood 16 inches long. It is mostly beech and maple and runs about 705 hard wood. It is all (40) piled separate in the woods and in a good place to haul out. Can you handle it for me?

I (60) will sell it there to you, or load it on the cars at Newbury or Bothwell, as you wish, but (80) I would sell it much cheaper where it is. I am very busy in the factory every day this winter, (100) besides having all the wood business I can attend to nearer home, as I have three or four different lots (120) here at Morden. Let me hear from you soon, if there is any chance of making a deal with you (140). I can give you plenty of time if you have not the cash; will allow you three or six months (160) if you desire to have it.

Please send answer to my business address, Box 366, South Forks, Mich.

Truly yours, [180



49

Dear Sir :

We shall be ready about the middle of July to make shipment on our Massillon Cannel-Coal, same (20) as we formerly sold you.

Owing to a fault we struck some months ago, we were obliged to drive a (40) new entry around the lower end of this territory, which we have about completed, and the cannel-coal we struck (60) looks even better than the last coal we shipped you.

We should like very much to receive your order for (80) a sample car, shipment to be made sometime in July, as we are quite sure that you will be entirely (100) satisfied with the coal, as we believe it is one of the best cannel-coals mined.

We can name you (120) a price of $4, f. o. b. cars Port Huron, and from there to your city we believe the rate (140 is 30% without the tariff duties.

We think there will be quite a demand for coal the next month or (160) six weeks, and any orders sent in now will be filled in rotation as we receive them.

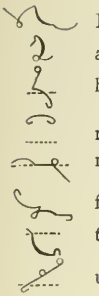
Yours very truly, [180

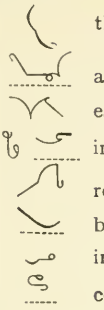
One Hundred Dictation

50

Dear Sir :

I have some genuine Falling Rock Cannel-Coal on track at Toledo, which coal was overshipped on an order. This coal has no (25) superior in America. I have sold this coal for the last fifteen years, or almost that length of time, and know what I am talking (50) about, as I have also used cannel-coal from





Pennsylvania, Kentucky, and Ohio. This coal is very clean, and there is not a shabby piece (75) of coal in the whole lot, and while the price is higher than most of the coal, still the quality of it more than makes (100) up for the difference in price. The dealer appreciates it when he gets a call for the same kind of coal in the following year (125). I can make you price on this coal of $3.50 f. o. b. mines, with freight rate to Alpena of $1.59, making price $5.19 (150).

I wish you would consider this matter very carefully and let me hear from you to-morrow. The coal is in about 30, ton sealed (175) box, cars, and I should like to have you use this coal. It has been sold to the biggest users and best dealers in Toledo (200) when they have been offered other coal at approximately 50c. a ton and even somewhat less.

Awaiting your early reply, I remain

Yours very truly, [225

51

Dear Sir :

We are in receipt of yours of the 20th instant and are pleased to enter your order for 5 cars each Stove and (25) Nut, and note your instructions in regard to shipment. Relative to the outlook for keeping you supplied during the coming fall and winter months, we (50) assure you that we shall certainly give you the benefit of the best terms that conditions offer. We are urging our patrons to take in (75) as liberal a supply of coal as they possibly can, as the restricted buying during the early part of the season indicates an excessive demand (100), and consequent

season

we are able to

you will be able to

we hope to be able to

throughout

there may be some

assuring

we take pleasure (52)

per gross ton

standard of preparation

Lehigh Valley Railroad

in the market

restrictions

production

demonstrated

locality

shortage later in the season. At the present time we are able to forward all sizes promptly, and shall fill your present order (125) in accordance with your wishes as our receipts permit. We may be able to ship nut coal, trusting that you will be able to care (150) for same. We hope to be able to supply the larger sizes without delay throughout the season though there may be some difficulty in filling (175) the demand for nut coal.

Again assuring you that we shall give you the very best service that conditions permit, we remain

Yours very truly, [200

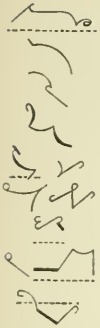
52

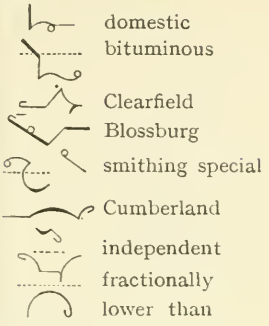
Dear Sir :

We take pleasure in naming you quotation on egg, stove and nut size coal of $4.75 per gross ton f. o. b. (25) the Bridge for shipment. Kindly bear in mind that our coal is up to the standard of preparation of any anthracite coal produced, our (50) mine being located in the fifth anthracite district on the Lehigh Valley Railroad and is subject to all the government restrictions placed upon the production (75) of standard anthracite coal.

That our coal is a factor in the market has been demonstrated at Grand Rapids, Bay City, and Saginaw, where we (100) place thousands of tons annually.

We want you to sell our coal in your locality and want to start doing business with you now, as (125) this is the time of year to show you what we can do towards taking care of





your requirements. We can give you immediate shipment (150) upon receipt of order, and respectfully solicit your business.

Wishing you the compliments of the season and awaiting your reply, we remain

Yours very truly, [175

53

Dear Sir :

There never was a better time to coal up than now. Just on the edge of winter's siege, and as a coal specialist (25) known among retailers all over the Eastern, Middle, and Central-Western States and parts of Canada, I want you to stock your yard with one (50) or two of my lines on a special guaranty : " As represented or your money back."

First. My anthracites—Clinton Falls and Bradley. I know these (75) coals are the equal of anything mined anywhere. Clinton Falls is a red-ash coal, not bright, but a free-burning domestic. The other is (100) also pure and well prepared and comes nicely screened.

Second. My bituminous—Clearfield, and Blossburg, and the smithing special, Georges Creek Cumberland, the only coal (125) a blacksmith should ever have in his smithy. Averaging 25 tons to the car, I have on the rails some more of my famous Nos. (150) 2 and 3 Buck for immediate shipment.

Now these coals are strictly independent and you can buy them fractionally lower than trust grades ; are properly (175) prepared ; will be shipped promptly, and will bring joy and comfort to your customers all winter long because they are good coals. Yours very truly, [200

to call your attention (54)

poplar

lumber

hardwoods

in reference to (55)

quotations

investigation

mentioned

were consistent

with the present

high-grade

reluctant

expression

specialty (56)

LUMBER

Sixty Dictation

54

Gentlemen :

We wish to call your attention to this fact. We are extensive manufacturers of (15) poplar lumber, and can meet your wants in poplar in any grade or thickness.

Just (30) now we want to move 1″ No. 1 Common Poplar. Will make special price on same (45). Let us hear from you on anything in hardwoods, but poplar specially.

Yours very truly, [60

55

Gentlemen :

Our Mr. Jackson reports having called on you on October 15 in reference to (15) black walnut lumber, at which time he had the pleasure of making you quotations. Upon (30) investigation we do not find that we have ever been favored with any of your (45) orders for the stock mentioned and take this opportunity of inquiring as to your wants (60) in this line. We know Mr. Jackson's quotations were consistent with the present market and (75) the high grade of stock we supply, and we are reluctant to drop the matter (90) without an expression from you. May we not enter your order now ?

Very truly yours, [105

56

Gentlemen :

We are making a specialty upon three items in the lumber line as follows : (15)

of every description

car load

secure

reverse

of this letter

classifications

by return mail

concerning (57)

have not been

furnish

desirable

what is your lowest (58)

Grating lumber of every description
Box shooks in carload and wagon load lots
Packing (30) boxes and crates

Will you not send us a list of the sizes of boxes (45) or box shooks, also description of grating lumber which you purchase? We are positive we (60) can make you prices that will secure your business.

We also manufacture wooden-frame fibre (75) boxes as shown on reverse side of this letter. This box is guaranteed to comply (90) with the latest railroad classifications.

Let us hear from you by return mail.

Yours truly, [105

57

Gentlemen:

We wrote you recently concerning rock maple pine block stock, but have not been (15) favored with a reply.

When you are in the market please remember us and give (30) us an opportunity to furnish you stock that cannot fail to please you in every (45) respect.

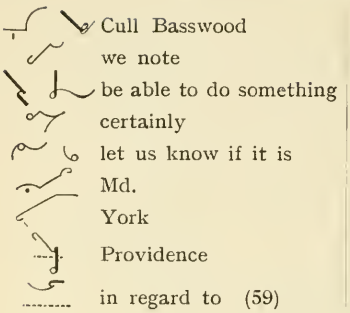
We are also prepared to furnish plain maple and birch lining and cross-banding (60).

We have a quantity of desirable 1/28″ Bird's Eye Maple Lining 10″ to 48″ wide (75) by 56″ to 84″ long, which we offer at $5.00 per M. ft., or a (90) better selection of color and figure at $7.50 per M. ft. Very truly yours, [105

58

Gentlemen:

Yours of the 17th instant is received. We note you have 25,000 4/4 (15) 1 and 2 Bass. What is your lowest price for it f. o. b. Baltimore (30) all 10 and 12-foot lengths?



We have an inquiry this morning for a car load (45) of 4/4 Cull Basswood; must be 75% 16-foot. What price can you give us (60) on this?

We note you have on sticks 400,000 feet 4/4 log run 4/4, (75) 6/4, and 8/4 white pine. We might possibly be able to do something with you (90) on this pine, but certainly could not buy log run, as our orders are for (105) straight grades. Kindly let us know if it is soft lumber, good lengths and widths (120). You say it is dry. We should like price on grades.

When naming prices it (135) might be well to give us your f. o. b. prices and rates of freight (150) to Baltimore, Md., York, Pa., and Waynesboro.

If the Fine Common is satisfactory we should (165) send it at once to Providence, R. I.

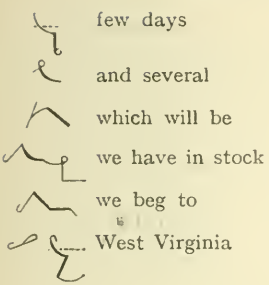
A prompt reply will oblige

Yours truly, [180

59

Dear Sir:

In regard to your order No. 235, 10 cars 8/4 1 and 2 (15) Poplar, 17″ and up, for South Bend, Indiana, will say we have just heard from (30) our shipper and he writes he is doing all he can on the order. He (45) says he has two or three cars on sticks, and about two cars ready to (60) ship. We have just heard from one of his neighbors who has also shipped you (75) some poplar, and he writes that Jones has two cars 8/4 1 and 2 poplar, (90)



17″ and up, ready to ship in a few days and several more which will (105) be ready in thirty days.

We have in stock

Three cars	8/4	1 and 2 (120)	Poplar..	$28
,, ,,	8/4	Common	,,	20
Two ,,	8/4	S. Culls	,,	14 (135)
,, ,,	4/4	Common	,,	18
One ,,	4/4	Sap	,,	20

If interested in (150) any of these we beg to offer them to you at 3%.

Can you (165) handle any West Virginia 4/4 plain and quartered oak during this season ?

Very truly yours, [180

Eighty Dictation

60

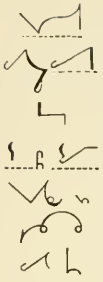
Gentlemen :

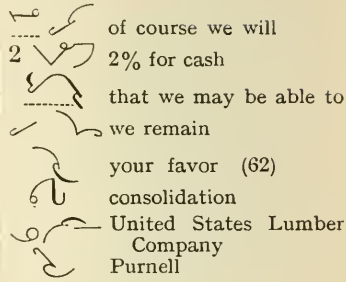
Kindly quote us lowest price, delivered Schenectady, N. Y., and based on allowing us 5% commission, on 10,000 (20) feet of maple, not less than 1″ thick, resawed to make 7/16″ thick, 1 and 2, 8 to 12″ (40) wide. Must be dry and be delivered by October 25.

One carload of 1″ Maple, 1 and 2, 50% 15″ (60) wide (not less), 50% 6″ and up; to be delivered by August 12.

You notice that our probable customer inquires (80) for 50% 4/4 maple 15″ wide. We take it for granted he means 15″ and up, so in quoting us (100) if you cannot quote 15″ wide we should like to know the price of 15″ and over.

Yours very truly, [120





61

Gentlemen :

Your inquiry of the first instant for 25,000 feet 1 1/8 x 3 1/2″ face, No. 1 Maple (20) Flooring, bored, butted, and polished, delivered Trenton, N. J., is received. We have just wired you : " Five and one-quarter (40) by three and one-half face $32. Three and one-quarter face $31. Prices with commission deducted."

Mr. Leddon mentions (60) that he told you that we could allow 81c. per thousand to you, being wholesalers. We thought it might be (80) better to deduct the $1 per thousand and make the price net, hence our wiring you " Prices with commission deducted " (100). Of course, we will allow you 2% for cash in 10 days from date of invoice.

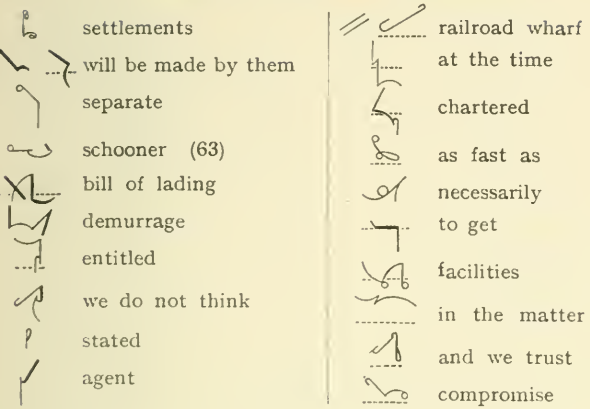
Hoping that we may (120) be able to book your order, we remain Yours truly, [130

One Hundred Dictation

62

Dear Sir :

Your favor of the 15th instant is received. There has been no consolidation of the United States Lumber Company and the Elkton Lumber (25) Company. Both concerns are doing business as before, except that the Elkton Lumber Company has taken the yard formerly occupied by the United States Lumber (50) Company and agreed to take what lumber they have on hand. The United States Lumber Company's contract with W. H. Purnell will be carried out (75) by the United States Lumber



Company and settlements will be made by them in accordance with the contract.

In shipping the saps and commons to (100) New York please make separate cars of each and hurry shipment forward all that you possibly can.

Very truly yours, [120

63

Gentlemen :

The captain of the schooner "Sallie Boyle" signed his bill of lading under protest, claiming $90 demurrage. His broker writes us he is only (25) entitled to $60. We do not think we should be liable for any demurrage, as we stated to the broker, who was the vessel's agent (50) at the time we chartered her, that the lumber was to be loaded at a railroad wharf and that we should give it to him (75) as fast as possible.

He put the vessel into the wharf before the lumber had been shipped, and it necessarily took a few days to (100) get cars and make shipment. We made shipment as fast as the railroad gave us the facilities. We, however, do not want to give you (125) any annoyance in the matter, and we trust that you will endeavor to compromise with the captain on the basis of about $25.

Respectfully yours, [150

we understand that you (64)

Bensonhurst

both sides

to prepare

this will

assessment

apportioning

hereafter

tenements (65)

in the market

I shall have great pleasure

submitting

high-class investment

properties

and on the

if you are not

REAL ESTATE

Sixty Dictation

64

Gentlemen :

We understand that you represent the Bensonhurst Home Site Lots at Bath Beach, fronting (15) on both sides of 17th Avenue. We are about to prepare a report for the (30) May assessment and shall be pleased if you will furnish us with full names of (45) the present owners of lots No. 1080 to 1110 inclusive, 1137 to 1141 inclusive, and (60) 1172 to 1196 inclusive. This will enable us to make the assessment by separate plots (75) and thus save you the extra trouble of proceedings for apportioning hereafter. Yours very truly, [90

65

Dear Sir :

I have a number of tenements and lots on the upper West Side (15) that I will sell very reasonably. Will you kindly let me know if you are (30) in the market at the present time, as I shall have great pleasure in submitting (45) a list of them ?

I also have high-class investment properties below 59th Street and (60) on the West Side that can be purchased at very attractive prices. If you are (75) not buying, perhaps you are selling. If you will kindly let me know all particulars (90) I shall use my best endeavors to dispose of them for you.

Very truly yours, [105

excellent (66)

have some

details

fortunate

I assure you

statement of facts

for sale (67)

dockhead

South Brooklyn

equivalent

exceptional

manufacturing

purposes

can be received

riparian

66

Dear Sir :

I have an excellent list of high-class investment property that can be (15) bought very reasonably. Will you kindly let me know if you are in the market (30) that I may at once submit particulars of the different properties ?

I also have a (45) choice list of flats and tenements at very tempting prices. If you are not buying (60) perhaps you have some property you wish to sell. If so, will you kindly let (75) me know the details and I shall use my best efforts to dispose of them (90) ?

If I am sufficiently fortunate to offer you any kind of property, I assure you (105) nothing will be presented by me but a full statement of facts.

Very truly yours, [120

67

Dear Sir :

I wish to offer for sale an improved dockhead property at the foot (15) of 39th and 40th Streets, South Brooklyn, equivalent to 17 full city lots ; deep water (30) on each side ; 39th Street Ferry from the Battery, New York City, runs alongside. There (45) is a shipping station to all parts of the world (Penn. R. R.).

As you (60) see, this property has an exceptional location for manufacturing or yard purposes, as raw material (75) can be received or goods shipped to any part of the world entirely by water (90) ; riparian rights.

The property is free and clear. Price is $60,000, but would rent (105) for a long term of years at low rates to a satisfactory party. Yours truly, [120

443.125

that he has (68)

Realty Company

acquainted

so that we may be

would not consider the

mortgage

5
five per cent.

proposition

situated (69)

electric cars

frontage

on account of its

storage

68

Dear Sir :

Mr. Jackson writes that he has placed the property No. 325 Smith Street (15) in the hands of the New York Realty Company for sale, subject to your lease, (30) at $15,000, and desires that we be made acquainted with the fact so that (45) we may be on an equal footing with said company in the effort to dispose (60) of the property.

First of all, we submit the matter to you and ask whether (75) you would not consider the purchase of the property (which, by the way, is in (90) excellent repair) if a $10,000 mortgage be taken at five per cent. and a $2,000 (105) second at six per cent. ? This would make the payment to be made on purchase (120) only $3,000.

We have submitted the proposition to Mr. Jackson and he approves.

Yours truly, [135

69

Dear Sir :

The enclosed diagram represents a very desirable plot containing about 10,000 square (15) feet, situated at Nos. 245-251 West 12th Street and through the block to and (30) including Nos. 10, 12, 14 Jane Street. It is centrally located and convenient for all (45) transporation by electric cars, tunnels, subways, etc. It has 150 feet frontage on two streets, (60) and, on account of its convenient depth being amply and naturally provided with light, would (75) serve without loss of space as a site for manufacturing purposes, storage, stable, or similar (90) building. Immediate possession can be given.

responsible lessee

incorporate

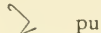
further particulars

Norton Point (70)

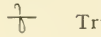
Land Company

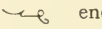
auctioneers

guaranteed


purchaser

Trust Company


enclosed find


representatives

information

Montague Street

north-light (71)

S. W.

The owner is offering this property for sale or (105) exchange, or will improve for responsible lessee, or will incorporate for improvement.

For further particulars (120) apply to

Yours very truly, [125

Eighty Dictation

70

Dear Sir :

The remaining land of the Norton Point Land Company at Sea Gate will be sold at auction without (20) reserve, Saturday, June 21, 1905, on the premises, at 2.40 p. m., by William Rae Company, auctioneers.

The terms will be (40) ten per cent. day of sale, balance July 15, or fifty per cent. may remain on mortgage for one, two, (60) or three years. All titles will be guaranteed free to purchaser by the Title Guarantee and Trust Company. Enclosed find (80) marked map showing lots in color which will be offered. Passes on boats from Battery, New York, to Sea Gate (100) to inspect property before or on day of sale can be obtained upon application.

Representatives will be at Sea Gate (120) daily, where information can be obtained or further particulars can be had at our office, 203 Montague Street.

Yours truly, [140

71

Dear Sir :

We have a fine north-light corner store at Fifth Avenue, S. W. corner of 20th Street (Methodist (20) Book

which could be connected

N. E.

we have also

occupation

January

we shall be pleased

conversation (72)

correspondence

Vanderbilt

in the morning

Concern Building), with several floors above which could be connected, size 50 x 150 ; rent of store and basement (40) $10,000 ; floors above $4,500.

Also store and basement in new ten-story building at N. E. corner of (60) Fifth Avenue and 16th Street, 20,000 feet, rent $10,000 ; floors above, 8,200 feet, rent $5,000 to (80) $6,000 ; ready February, 1908.

Also floors in the new twelve-story building at S. W. corner of Fifth Avenue (100) and 19th Street, 27.6 x 160, rent $3,000 to $4,000.

We have also plans out for new twelve-story (120) building at the N. E. corner of Broadway and 12th Street, 10,000 feet to the floor ; to be ready (140) for occupation January, 1908.

We shall be pleased to furnish particulars and submit any offer you may suggest.

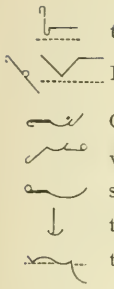
Respectfully yours, [160

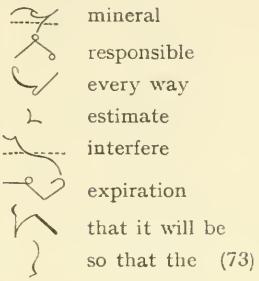
72

Dear Sir :

Referring to the conversation and correspondence had with you in the matter of service on our Culver Road (20), after having gone over the matter very carefully and in consideration of what you have stated would be your policy (40) in immediately beginning the erection of new houses at Kensington Park we have arranged, commencing to-morrow morning, February 27, to (60) run through-car service from Park Row, New York, via Vanderbilt Avenue and the Culver Road to Coney Island The (80) cars will be run on a fifteen and twenty-minute headway in the morning and evening and thirty minutes in (100) the middle of the day and up to midnight.

We shall keep the same headway on the 36th Street Branch (120) as at present, which will make a seven-and-one-half





minute service past Kensington Park morning and evening and (140) fifteen minutes throughout the day. As the traffic warrants we shall still further increase the service.

This will afford a (160) greatly improved service not only to Kensington Park but also to Prospect Park, Greenwood, and other stations. Very truly yours, [180

73

Dear Sir .

We enclose leases for building No. 217 Kent Avenue for your signature if satisfactory. The proposed tenant intends (20) to manufacture mineral waters on the premises. We believe him to be perfectly responsible in every way, as he has (40) large business interests in this and other cities.

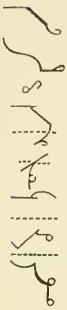
The repairs mentioned are different from the other estimate sent you, but (60) will in no way interfere with the building being again used for stable purposes should he decide to vacate on (80) the expiration of his lease, except that it will be necessary to put in stalls.

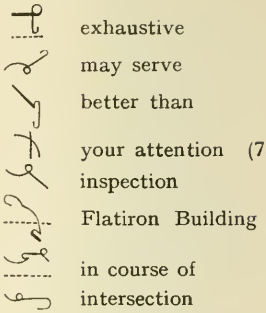
Unless you think it advisable (100) to leave these repairs to our best judgment, we would suggest that you come to Brooklyn so that the matter (120) can be got under way, as the rent cannot commence until we give possession of the building. Yours very truly, [140

74

Dear Sir :

We have now ready for investors who can put in $500 up to $5,000 a five-acre tract (20) which we think as cheap





a property as can be found anywhere. It is within easy distance from the business (40) center. The character of the settlement already begun is a forecast of high-class development. Large numbers of first-rate (60) homes surround and adjoin the tract.

We promise nothing as to results. If it is ever safe to make promises (80) for the future on the accomplishment of the past, we might promise a good deal. It never is safe—not (100) in real estate. But it is only fair that we should tell and you should read what we have done (120) in the years following the panic when great labor troubles have been rife and commercial troubles have made a storm (140) center here. We have just reported to a number of our clients the results of their investments here based on (160) an exhaustive report of an expert accountant. One—the worst showing of all—put in $15,000; he took out (180) $23,582.50; another—the best—$5,389.16; he took out $30,930.50.

These facts may serve as (200) a forecast. They speak well for our methods. The property speaks for itself, and we believe the results will be (220) better than in the past. We shall very gladly send you full particulars and details of the plan. Yours truly, [240

One Hundred Dictation

75

Dear Sir:

Your attention is invited to the inspection of the plans of the new Flatiron Building now in course of erection at the intersection (25) of Broadway, Fifth Avenue, 22d and 23d Streets,

which will be complete

occupancy

fronting

thoroughfares

especially

enhanced

interior

elevators

modern appointments

electric plants

access

at all times

in part

partitions

special attention

commodious

underneath

we shall be pleased

and which will be complete and ready for occupancy on or before May 1, 1902.

The unique (50) location of the building, fronting on the four thoroughfares above named, should render it especially attractive to those wishing accommodations in the center of the (75) up-town business section; its desirability will also be further enhanced by its interior arrangement, giving to each and every office a frontage on the (100) street, thereby insuring ample outside light and air to all space.

The building will be equipped with six rapid-running elevators and all of the (125) latest modern appointments and also its own steam and electric plants, furnishing heat and light to the tenants free of charge.

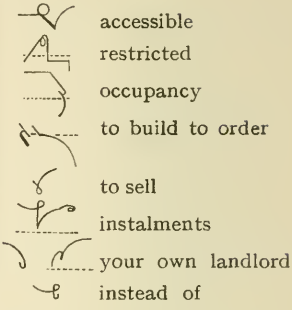
Access to the building (150), which will be operated in an extremely liberal manner, may be had at all times.

Each floor will contain an area of 6,000 square (175) feet, which may be rented in whole or in part as desired, and partitions will be arranged to suit.

The ground floor will be divided (200) into stores, and special attention has been given to the large and commodious basement underneath with direct entrances from the street.

Should the matter be (225) of interest to you, we shall be pleased to wait upon you with plans, prices, and such other information as you may desire.

Yours truly, [250



76

Dear Sir :

Our remarkable success during the month of January in selling all of the houses we had built at Kensington Park, Brooklyn, encouraged us (25) to believe that there are many ready to respond to a frank presentation of the attractions of our splendid property.

We have recently spent large (50) sums in developing Kensington Park, which is situated one mile south of Prospect Park on the famous Ocean Parkway and within 30 minutes of New (75) York City Hall, making it one of the most desirable residential sections in the Greater City. Here will be found the ideal home-site, combining (100) the conveniences of the city with the advantages of the suburb—healthful, accessible, restricted, improved, high-class, and select.

We are now erecting upon this (125) property a number of very attractive houses, well and honestly built, with all modern improvements, to be ready for occupancy in May or June. These (150) desirable homes are offered at prices of from $4,000 to $10,000, and we are prepared to build to order on buyers' approved designs (175) houses to cost not less than $3,000, and to sell these properties on building-loan instalment terms if desired.

Have you considered the desirability (200) of being absolutely your own landlord and of paying instalments for a brief period instead of paying rent for your whole life ?

Very truly yours, [225

in the world (77)

as if it were

at the same time

boat service

trolley service

unique

salubrity

quietness

inspect

we send (78)

which is now

77

Dear Sir :

Do you realize that within one hour from the New York City Hall there is one of the best summer resorts on the (25) Atlantic Coast ?

Sea Gate is within the limits of Greater New York. It is splendidly situated where the Atlantic Ocean meets New York Bay, the (50) greatest harbor in the world. The air is as pure and cool as if it were a hundred miles from the city, and at the (75) same time it is much drier than the air of resorts farther to the east. There is frequent and private boat service from New York (100) and trolley service every hour of the day and night. There is absolute privacy and quietness in Sea Gate itself, the lot owners owning the (125) beach and streets. It is a perfect place for children. There are no trolleys within its precincts, and no one but property owners, members of (150) the Atlantic Yacht Club, and their friends are admitted within its gates. The property is under patrol by our private policemen.

It is a unique (175) and a remarkable development of perfect summer home property in real estate. Its residents enjoy the salubrity, the quietness, the privacy of the best summer (200) resorts, and at the same time they have at their almost instant command the resources of the City of New York.

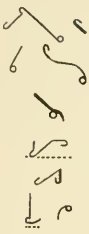
Complimentary pass upon private (225) boat sailing from the Battery to inspect Sea Gate and further particulars will be furnished upon application. Awaiting your reply, we are

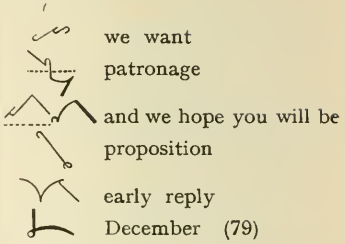
Yours very truly, [250

78

Dear Sir :

We send you herewith a prospectus of the Southern Pines Land and Improvement Company, which is now placing on sale $50,000 of (25) first mortgage bonds. You will know





the location where we propose building the new hotel and some ten or fifteen cottages. It is directly opposite (50) the depot on the beautiful plot of ground which has for years been reserved. The terms upon which these bonds are offered are so extremely (75) liberal that an immediate sale is sure to result.

We know, that as a former guest of the Piney Woods Inn, you are sure to (100) come again and pay your good money to us. Viewed in that light it would seem as if it were absurd to offer you a (125) good 5% bond and hotel scrip to the full amount of your bond subscription; but we cannot afford to give others any advantages (150) we do not give our old patrons and friends, so we send you this note asking your immediate reply.

It would be just like your (175) finding $500 or $1,000 if you take that amount of bonds. At any rate, let us hear from you quickly. We want you to (200) get a part of this subscription, for we appreciate your kind patronage in former years, and we hope you will be with us at the (225) Piney Woods Inn in the season of 1907.

Hoping that you will consider this proposition and requesting an early reply, we are

Very truly yours, [250

EXPRESS

Sixty Dictation

79

Dear Sir:

All the papers relating to the enclosed case were referred to you August (15) 15, and on December 30 I requested you to favor me with a reply to (30) such communications with

continually

in connection with

as possible

prompt attention

consignee (80)

superintendent

as a matter of fact

yours respectfully

never been (81)

over-waybill

return of correspondence. I have no record or recollection of having heard (45) from you to date.

Perkins & Smith's Express is continually dunning us for a reply (60) in connection with this matter, and I should like to hear from you with as (75) little further delay as possible.

Kindly give this your prompt attention and oblige

Truly yours, [90

80

Dear Sir :

If the consignee is unknown and you have notified him by postal that (15) the package is on hand and no reply has been received please hold papers for (30) ten days. If your efforts to effect delivery are then still unsuccessful, please return the (45) correspondence to me and I shall obtain orders for disposition from the superintendent.

Here is (60) another bill from the O. L. Print people, which has been held up on account (75) of difference in rates on shipment to Chicago, they being billed at the rate of (90) fifty-six cents, when, as a matter of fact, they hold a list quoting rate (105) of twenty-five cents.

Will you kindly collect this bill less the difference ?

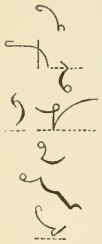
Yours respectfully, [120

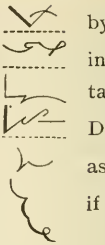
Eighty Dictation

81

Dear Sir :

On December 2 I advised you that above-described box, weighing 12 pounds, was checked short out of (20) Boston and had never been received by the consignee. I also requested that you examine your records and advise if (40) you had any account of this shipment as ever having reached your office on over-waybill or otherwise.


from you
call your attention to this
that they are in receipt of a letter (82)
consisting
has never been made
forward


by return mail
in accordance with the
take the matter (83)
Darwin & Co.
ascertain
if they have received

Not having (60) heard from you, I again call your attention to this, and shall thank you for reply at once.

Yours truly, [80

82

Dear Sir :

Shippers advise under date of the 7th instant that they are in receipt of a letter from consignee (20) to the effect that delivery of this shipment, consisting of a package, has never been made, and requesting us to (40) start a tracer at once. If shipment is located, forward to Red Bluff, Maine.

Will you kindly advise us by (60) return mail what disposition was made of this shipment by you; and, if still on hand, kindly have it forwarded (80) in accordance with the shippers instructions, attaching thereto copy of the waybill on which it leaves Machias, obliging Yours truly, [100

83

Dear Sir :

Upon investigating this matter further the agent at Worcester advises me that Messrs. Archer will make settlement of (20) this C. O. D. to shippers direct by check or otherwise. Agent McDonald states that in the event settlement is (40) not made by December 9, and the papers are returned to him, he will take the matter up with consignee, (60) who, it is expected, will be in Worcester on December 21.

I wish you would kindly call at the Boston (80) office of Darwin & Co. and ascertain if they have received as yet a remittance through any channel.

Yours truly, [100

in your favor (84)

we do not understand

we have several

in regard to this one

you will observe

that we have

O'Connell's

was never

substantiate

reported

it would be well to get the

as soon as possible

that the last item (85)

there appears

One Hundred Dictation

84

Dear Sir :

The claim referred to in your favor of the 16th has been settled, you will note, with consignee for $6.

We do not (25) understand why C. & S. should render us a bill for $9.50. We have several claims from these people, and judging from the manner they (50) have treated us in regard to this one it seems desirable to make a thorough investigation before settling with them.

You will observe that we (75) have taken this matter up further with Agent Simms, who claims that O'Connell's attention was never called to the shortage on this shipment.

Have you (100) any further proof to substantiate your claim that the shortage was reported to O'Connell ? If so, we think it would be well to get the (125) men together as soon as possible at the South Station and then to reply to me regarding the result of such action.

Yours very truly, [150

85

Dear Sir :

We notice you state that the last item, twenty-five cents, is not on the bill rendered the Rutland. A duplicate receipt, however (25), signed by yourself is attached thereto. Consequently there appears to be no question that the shipment was actually handled by us.

locomotive

undoubtedly

they will be able to

in connection with

September

we beg to

that we have received

has been made

ascertain

we have your favor (86)

call attention

" Yarmouth "

reduction

we are enclosing statement

we have sent (87)

If still unable to (50) locate any account, we should suggest that you have a call made upon the Manchester Locomotive Works, as undoubtedly they will be able to furnish (75) you with the necessary information.

Regarding your favor of November 30, in connection with shipment forwarded by you on September 13 to Mr. F. L. (100) Hart, Auburn, we beg to advise that we have received information from our agent to the effect that delivery of this shipment has been made (125) and he is now engaged in an investigation to ascertain why delivery was not made at the time the package first arrived.

Yours very truly, [150

COLLECTIONS

Sixty Dictation

86

Gentlemen :

We have your favor of the 15th instant and note that you call attention (15) to the price charged for " Yarmouth " in our invoice No. 1274. In reply we beg (30) to say that $2.25 is our regular price and we cannot make a reduction except (45) for much larger quantities.

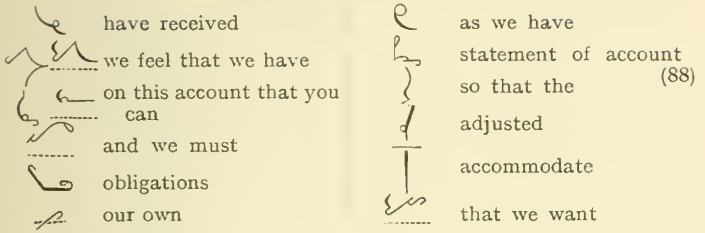
Trusting that this will be satisfactory, we are

Yours very truly, [60

87

Dear Sir :

We are enclosing a statement of your account. You will notice that this (15) is four months old. We have sent you



several statements, but have received no reply (30). We feel that we have extended to you all the time on this account that (45) you can reasonably expect, and we must therefore ask that you make an immediate settlement (60). We are obliged to pay our own bills promptly, and as we have heavy obligations (75) to meet we find it necessary to avail ourselves of every dollar outstanding. Truly yours, [90

88

Dear Sir:

We wrote you on the 2d instant, enclosing statement of account, and hoped (15) that you would favor us with a check by return mail. If there are any (30) items that do not agree with your books, kindly let us know at once so (45) that the differences may be promptly adjusted.

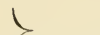
We trust that you can accommodate us as (60) requested in our previous letter and that we shall hear from you by the 10th (75). We again assure you that a remittance at this particular time will be greatly appreciated, (90) but don't forget that we want your orders, too. Prices on glass are likely to (105) make a sharp advance in a few days. You had better order now. Truly yours, [120

Eighty Dictation

89

Dear Sir:

We are enclosing a statement of account and wish to ask as a special favor that you send (20) us a remittance not later than the 12th instant. We have unusually heavy obligations maturing on the 15th of this (40) month, and though the amount


available (89)

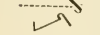
if we may

your account

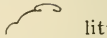
that we have not been

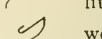
on our part

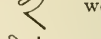
(90)


absolutely necessary

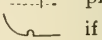
and we trust that you will

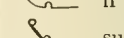

little more than

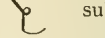

we shall be


prompt attention

if you can


substantial


in advance for your


courtesy

due from you is not large it will be a decided help to us at (60) this time. We find it necessary to round up every available dollar. Kindly advise if we may depend upon you (80) for this amount at this time.

In looking over your account for the past few months it occurs to us (100) that we have not been getting our fair share of your business. If this has been due to any failure (120) or negligence on our part, we hope you will undertake to show us the error of our ways.

Yours truly, [140

90

Dear Sir :

We are enclosing statement of your account to September 1. You will notice that $37.50 of this (20) covers purchase made prior to March. It is absolutely necessary for us to secure every dollar in order to meet (40) our heavy obligations, and we trust that you will arrange to remit us at least $50 before the 10th instant (60). Please do not assume that because the amount is small that it is not important. Every dollar will now help (80) us a little more than a dollar's worth, and we shall be greatly pleased to have your prompt attention. If (100) you can send us a substantial order along with the remittance you can feel assured it will be much appreciated (120).

We thank you in advance for your courtesy and shall await your reply with very great interest.

Very truly yours, [140

statement of account (91)

unusually

anticipated

output

we think we shall be

promptness

completeness

we believe this

we enclose a statement of account (92)

collections

employees

must be met

situation

and that you will arrange

One Hundred Dictation

91

Dear Sir :

We are enclosing a statement of account and wish to ask if it will be possible for you to remit all or the (25) major portion of the amount due previous to the 15th instant. We have unusually large obligations to meet this month, and any efforts of our (50) customers in the way of remittances will be doubly appreciated.

We have anticipated an active demand for supplies between now and January 1 and have (75) run our various factories at about the usual output. This accumulation of stock has tied up an extra amount of capital, but we think we (100) shall be justified in having done this by being able to fill orders with greater promptness and completeness. We believe this will be much appreciated (125) by our customers.

Trusting you can arrange the remittance and that you will also send us some orders during the month, we are

Yours truly, [150

92

Dear Sir :

We enclose a statement of account, and although the amount due is not large we shall greatly appreciate a remittance, as it will (25) aid us in meeting our heavy obligations. May we ask that you will kindly give this your prompt attention ? Owing to the usual dulness at (50) this season of the year we find collections somewhat slow. However, it has been necessary to keep the usual number of employees, and the pay-rolls (75) at our factories must be met. We trust that you appreciate the situation and that you will arrange to send us a remittance.

by the way

between

hesitate

to send the

we assure you

best attention

savings-accounts (93)

inspect

quarters

one of our (94)

savings-banking

but we are quite sure

By the (100) way, are we getting as many of your orders as formerly ? If you should need anything between our Mr. Brown's visits, do not hesitate to (125) send the order direct to us. We assure you it will be greatly appreciated and will have our prompt and best attention.

Very truly yours, [150

BANKING

Sixty Dictation

93

Dear Madam :

We solicit your savings and checking-accounts. Interest paid promptly on January 1 (15) on savings-accounts and interest allowed from December 1 on all deposits made prior to (30) December 5. Two per cent. interest paid on checking-accounts of $500 and upwards.

Our (45) safe deposit vaults are now ready.

We shall be pleased to have you call and (60) inspect our quarters, the location of which is the most convenient for you.

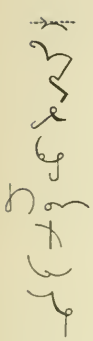
Yours truly, [75

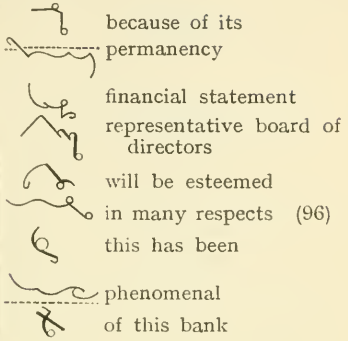
94

Dear Sir :

Some days ago we forwarded to you one of our booklets on the (15) new method of savings-banking by mail.

Since then we have not heard from you, (30) but we are quite sure you must be interested in this new method. We write (45) to say that if any points are still obscure we shall be very glad if (60) you will write us and we will give you any additional information that you may (75) desire.





If you have any friends to whom you desire us to send our booklet, (90) we should be very much obliged if you would include their names and addresses in (105) your reply.

We hope to receive your savings deposits under this new plan. Yours truly, [120

95

Dear Sir :

It is over a year since we received the request from you for (15) information about this institution, and it is also sometime since we have called your attention (30) to this bank. Hoping that you may still be interested in financial matters, we ask (45) that you examine carefully the two enclosures.

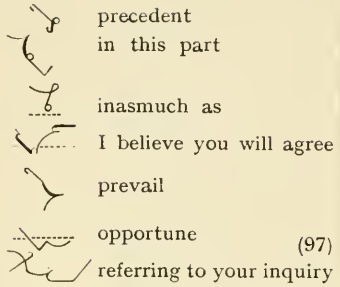
We strongly advise this form of investment for (60) idle funds because of its safety, convenience, and the permanency of the income.

We feel (75) sure the financial statement of the company will impress you favorably, and we call your (90) attention especially to our representative board of directors. A reply will be esteemed. Yours respectfully, [105

96

Dear Madam :

In many respects this has been the most phenomenal of all the remarkable (15) years in the life of this bank. The increase in the number of our depositors (30) has been



beyond precedent in this part of the country. The month of November alone (45) showed a net increase of 1897 accounts. Inasmuch as 50% of our new (60) business comes to us on the recommendation of our old-time depositors I believe you (75) will agree with me that the above showing is the very best evidence of the (90) satisfactory methods which prevail in this bank.

I should like to add your name to (105) the goodly list of 64,000 people who now patronize this savings institution. It is (120) an opportune time to start an account, and I can assure you that any (135) business you may entrust to us will have our very best attention.

Yours very truly, [150

Eighty Dictation

97

Dear Sir :

Referring to your inquiry as to our paying 4% interest on deposits, we enclose herewith a small booklet (20) which describes our method of business.

We pay 4% interest, compounded twice a year, on savings-accounts, subject to the (40) withdrawal of $100 without notice according to the rules, a copy of which we enclose.

Deposits may be made in (60) any amount from $1 up.

We also issue 4% coupon deposit bonds or certificates of deposit in the sums of (80) $100, $500, and $1,000, described on pages 13 and 14 of booklet. This is a new and, we find, a (100) most attractive form of savings investment.

registered letter

postal order

certificate

I trust (98)

of this state

majority

capable

contentment

adversity

Trust Company

board of directors

integrity

that we may have the pleasure

Money may be sent by registered letter, express or postal order, or by check (120) or draft.

Pass-book or certificate will be issued and sent upon receipt of your remittance.

Yours very truly, [140

98

Dear Sir :

I am sending you circulars explaining our system of banking. I trust you will give the circulars careful (20) reading and that we may hear from you soon regarding your decision to place an account with us.

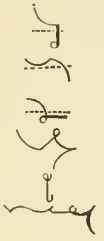
Few banking (40) institutions outside of this state pay as high as 4% interest, the great majority paying only 2½ or 3% on (60) savings-accounts. Your surplus money should be earning something for you, and the more it is capable of earning the (80) better are your prospects of future contentment. In times of adversity or in case of illness a savings-account is an (100) insurance against possible future reverses.

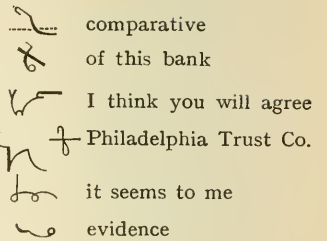
A savings-account may be opened with us with any sum from $1 up and (120) will bear 4% interest, which will be compounded semi-annually.

The Common Trust Company has a capital and surplus of (140) $25,000,000 and a board of directors whose names are an assurance of integrity.

We assure you of courteous (160) and careful attention and hope that we may have the pleasure of opening an account with you.

Very respectfully yours, [180





99

Dear Madam:

With the close of 1909 the Pennsylvania Trust Company will have completed the banner year of its history (20). Its deposits increased $5,597,000 or 28%; the number of its depositors 13,000 or 33⅓%. We think this (40) an unusual mark of public esteem and confidence.

We should be particularly pleased to have you open an account with (60) us on or before the first of the new year. We want you to know how simple and satisfactory it (80) is to bank by mail with one of the strongest banks in the country. You get 4% interest (100) and can draw your money whenever you please.

Herewith enclosed find a facsimile reprint of some maxims contained in Poor (120) Richard's Almanac for 1737. Although these were first printed more than a hundred and sixty years ago they are just (140) as forceful to-day, and we hope you will find them instructive.

With best wishes for the New Year

Yours truly, [160

100

Dear Madam:

I am enclosing herewith a comparative statement showing the growth of this bank during the first ten years (20) of its business. I think you will agree with me that it is a remarkable showing and clearly indicates the (40) esteem in which the Philadelphia Trust Co. is held by the public.

I might also add that during the year (60) ending June 30 this bank opened 13,384 new depositors' accounts—many thousand more than any other bank in this (80) part of the country. It seems to me that this is conclusive evidence that

conservative management

very much

mail department

at home

privacy

in your mind

frequently (101)

regulations

investment accounts

in possession

any time

the strong conservative management of this (100) institution has brought it very close to the people.

I should like very much to open an account with you (120) through our banking-by-mail department, and am sure we can demonstrate that it is a perfectly satisfactory way of (140) keeping a bank-account, and that there are some decided advantages in it over depositing money at home. Four per (160) cent., privacy, money always available, safety assured by assets exceeding $28,000,000—these are points worth considering.

I shall (180) take pleasure in answering any questions which you may like to have cleared up in your mind.

Yours very truly, [200

One Hundred Dictation

101

Dear Sir:

The letters we frequently receive like the enclosed (which Mr. James in a later communication kindly gives us permission to use) convince us (25) that this company's withdrawal regulations are as well appreciated as is the convenience of our "Certificate" system for handling investment accounts by mail.

Most savings (50) institutions pay a dividend only up to fixed semi-annual "dividend days"—usually January 1 and July 1—and not then upon moneys not invested (75) throughout the full dividend period. Money invested in this institution, however, earns something for you every day it is in possession of the company—no (100) matter how short a time—and if required for other uses may be withdrawn as profitably at any time during the year as in January (125) or July.

for your

very respectfully

some time ago (102)

to call your attention

enormous

old age

profitable enterprise

carrier

we have never

system

semi-annually

signature

The enclosed slip contains the company's rules and regulations in brief form, which are respectfully submitted to us for your approval.

Very respectfully, [150

102

Dear Sir :

Some time ago we received a request from you for information about this company and its interest-bearing deposits.

We again want to (25) call your attention to three things :

1st. Because of the enormous strength of this company, your principal is absolutely safe. It can be added up (50) as you see fit. Every person earning money should lay a certain sum aside for use when the time comes that he or she may (75) be in need of it whether because of old age or sickness or for investment in some profitable enterprise. Savings deposits have been the nucleus (100) of nearly all great fortunes.

2d. The mails are a safe carrier no matter where you live. We have never had, within our knowledge, a (125) customer who lost a deposit in the mail. Our system is even simpler than going into the bank.

3d. This Company now pays 4% (150) interest compounded semi-annually.

Money will double itself if left undrawn in about seventeeen years at this rate of interest.

We hope you will begin (175) an account with us at once. Simply fill out the enclosed signature card and return it to us with your first deposit.

Yours very truly, [200

from time to time (103)

out-of-town

sufficiently

original

at the same

this is not the case

real estate mortgages

therefrom so as to

six months

of our bank (104)

103

Dear Sir :

Some time ago at your request we wrote you relative to our system of " Banking by Mail " and have retained your name upon (25) our mailing-list and sent you other literature from time to time. We have done this because we are desirous of making you fully acquainted (50) with the past history of this institution and the facilities we are enabled to offer to our out-of-town depositors.

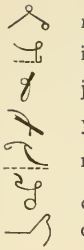
We now enclose a (75) new edition of our booklet which may bring out some points not sufficiently explained in our former printed matter, and we wish particularly to call (100) attention to one special feature of our plan : i. e., the interest on all money deposited, if not withdrawn when due, is compounded twice a (125) year and becomes an addition to the original account, drawing interest at the same rate. This is not the case with bonds, stocks, real estate (150) mortgages, and other high-grade securities which do not afford the means of reinvesting the income therefrom so as to obtain the benefit of compound (175) interest. Four per cent. interest compounded every six months for a term of years is more profitable than five per cent. simple interest.

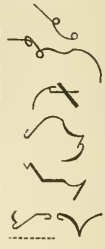
Yours truly, [200

104

Dear Madam :

At your request we wrote you April 16 sending you our booklet and now take this opportunity of enclosing slips showing the growth (25) and strength of our bank and the business standing of the men at the head of it. This information ought to convince the most conservative (50) person of the





responsibility of our institution. A growth of $10,000,000 in deposits during the last five years and a surplus of six (75) times the capital are figures that very few banks in this country can show.

. . Do you realize how much faster your money will accumulate when (100) placed at 4% interest with us instead of being left to draw only 3% ? You might just as well have this extra 1% yourself instead (125) of letting your bank have it. Among other special advantages of dealing with us is the fact that money deposited before the 16th of the (150) month draws interest from the first of the month. Moreover, under ordinary circumstances, money may be withdrawn at any time you desire.

We have depositors (175) in all parts of the country. You may send currency, post-office order, express money order, New York draft, or check on local bank, whichever (200) you prefer or whichever is convenient to you.

We trust we may have the pleasure of hearing from you at an early date.

Yours truly, [225

TELEPHONE

Sixty Dictation

105

Dear Sir :

I beg to acknowledge receipt of your communication of the 21st instant, and (15) in reply am sorry to say that we cannot very well spare the cableman to (30) connect up the Sault Ste. Marie submarine cable boxes at once. I am instructing the (45)

temporary

permanent

I have received (106)

calculate

we have some

can you

on the subject

inspection (107)

equipment

switchboards

foreman to make temporary connections from the line to the submarine cable when the instrument (60) is connected, and we can then do permanent work after the other rush is over (75). Please have the inside man make the connections as above on the completion of the (90) work.

Trusting no inconvenience will be caused by the delay, I remain Yours very truly, [105

106

Dear Sir:

I have received an application for connection from Longmore on our line between (15) Detroit and Bay City. As we are stringing an additional circuit from Port Huron to (30) Bay City this year, which we calculate we shall have completed by the 15th of (45) September, we could quite easily cut in on the present lines at this place. I (60) am opposed to doing so, however, unless we have some assurance that it would make (75) a profitable office. Can you give me any information on the subject? You might write (90) Mr. Johnstone and tell him that I have written you on the matter and also (105) that we should require a guaranty of $100 per year for two years.

Yours truly, [120

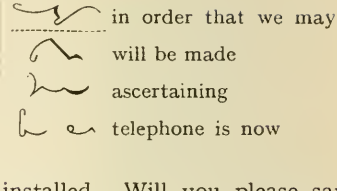
Eighty Dictation

107

Dear Sir:

I am obliged for your favor of the 7th, enclosing summary of offices visited and report of inspection (20) in district No. 8 for the month of March.

I note your recommendation that a 100-wire section be added (40) to your switching equipment at this office. I might say that all 100-wire switchboards are fitted with small jacks (60) and plugs and cannot be worked in connection with the



standard switchboards already installed. Will you please say how many (80) spaces you have left and make an estimate, if possible, of the length of time before you will require another (100) section? I should like to have these particulars before taking the matter up again with head office.

Yours very truly, [120

108

Dear Sir:

I understand it is the intention of the company to run a line from Lapeer to Marshall so (20) that the railway people may use the present line as a telegraph line during the summer. The line will, of (40) course, be run on the railway poles, permission for which has been obtained. In order that we may get the (60) use of this line early in the season an effort will be made to do the work previous to the (80) opening of the summer trade; and I am writing you with a view to ascertaining if you are familiar with (100) the location of the present instrument and whether the pay-station will be placed where the telephone is now located (120).

Please give me all the information possible, so that there will be no delay at the Marshall end.

Yours truly, [140

109

Dear Sir:

. . . . Replying to yours of the 7th instant on specifications 69 and 70: These switchboards have been in use (20) in the Toledo office since 1900, and # 70 is also in use in other offices in this district; and, while (40) they have given considerable trouble, they, at present, appear to be in good working order.

The first trouble was noticed (60) when the operators complained that, while they were cut in on a connection, the

subscriber (109)

soldered

as soon as they

to the other

some time ago

and there has been

must make (110)

analyzed by you

subscriber could talk all right; but, (80) as soon as they left the line, the subscriber was cut off. This was caused by the soldered connection on (100) the wire jumper running from one side of the key to the other working loose, and was overcome by replacing (120) this wire jumper with a smaller size which would give more play to the key. This work was completed some (140) time ago, and there has been no trouble since.

Trusting this explanation will be satisfactory, we are

Yours very truly, [160

One Hundred Dictation

110

Dear Sir:

We notice that Form # 138, "Trouble Record," is in many instances kept in such an unsatisfactory manner as to be of very little (25) value as a source of reference.

You will instruct inspectors in the district under your charge that they must see that those employees who are (50) keeping such forms enter all trouble and explain the cause of the trouble fully.

Instances of inspectors visiting agencies and returning with the report that (75) "trouble cleared itself" are not satisfactory and altogether too frequent.

The inspectors throughout your district must make a record of all cases of switchboard (100) troubles attended to by them during the month, and such information will be analyzed by you and then entered upon a special form # 175 and (125) mailed to this office every month.

The small space on form # 175, immediately to the right of the word "switchboard," should contain the number of (150) switchboards in the district under your supervision, a separate form being used for each type of board. Kindly attend to this matter. Yours very truly, [175

that you are (111)

volumes

encyclopedia

useful

consequently

my opinion

very sincerely

Nelson's (112)

adhered

to believe that

contributors

PUBLISHING

Sixty Dictation

111

My dear Sir :

I have received your very courteous letter advising me that you are (15) shipping to my address the remaining volumes of your new encyclopedia, and I desire to (30) express to you my appreciation of your courtesy.

The opinion which I have already expressed (45) will indicate to you that I shall find the encyclopedia useful for myself and for (60) my children. Consequently, if my opinion of the work and my pleasure in using it (75) can be of any value to you in commending it to my numerous friends, I (90) shall be very glad.

Wishing you the greatest possible success, believe me

Very sincerely yours, [105

112

Dear Sirs :

I do not, as a rule, like to give recommendations ; but when I (15) meet with something of exceptional merit, I do not feel that I should hesitate to (30) do so.

I have with very close attention examined the plan of Nelson's " Loose Leaf (45) Encyclopedia," and I take pleasure in indorsing it to the people of this community. I (60) consider it to be the most timely thing of its kind that I have yet (75) seen ; and if the plan of keeping abreast with current matters is adhered to, and (90) I have no reason to believe that it will not, it is difficult to see (105) how this system can be excelled.

I have looked over the list of contributors, and (120) they all seem to be persons of high standing in their special lines

loose-leaf (113)

accurate

become

editorial board

we consider

feature

expensive (114)

variations

of work, (135) so that I have no doubt the articles are well written.

I feel I can (150) conscientiously recommend this work to students as it will make their work more effective.

Respectfully, [165

Eighty Dictation

113

Gentlemen :

A few months ago we purchased a set of your " Loose Leaf Encyclopedia," and we have used it in (20) our office with a great deal of satisfaction. We have found it accurate and up to date. The loose-leaf (40) plan is, without exception, the best under which an encyclopedia can be published and not become old by the time (60) it is completed. Again, your editorial board, which is at the service of your subscribers, we consider a most excellent (80) feature of your work.

We have often thought that some such plan as you have devised would be adopted ; and (100) we are much pleased that the work has been brought out and in so complete a form.

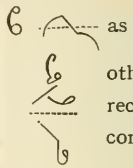
Yours very truly, [120

114

Dears Sirs :

It would be difficult to give too high praise to the encyclopedia which you are putting on the (20) market. For years the persons who appreciate the value of that necessary form of reference works have been hampered by (40) the necessity of procuring large and expensive sets of books which contained for the most part repetitions or variations of (60) articles on subjects which have undergone no change.

In a library 100 feet of space is occupied by out of (80) date encyclopedias. By your plan, 12 volumes, occupying



29 inches of wall space, contain for all reasonable time all the (100) information that can be expected from works other than those which deal specially with their particular subjects.

Yours very truly, [120

115

Gentlemen :

The loose-leaf feature of your encyclopedia largely influenced me in its purchase. In these modern days of rapid (20) development a reference book which is valuable to-day may in a few years at most become valueless.

Your system of (40) printing and distributing loose printed pages giving the latest knowledge on important matters enables the owner of your encyclopedia to (60) be thoroughly up to date. Instances of the promptness and excellence of your service are the printing and distribution of (80) the latest platforms of the Republican and Democratic parties. Within four days after the adjournment of each political convention I (100) received the loose sheets containing a copy of its party platform.

Wishing you every success, I am

Very truly yours, [120

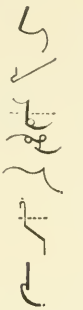
One Hundred Dictation

116

Dear Sir :

Is your institution allowing its depositors interest on daily balances computed by the ordinary tables ? If so, you are over paying them one (25) day's interest as this is leap-year. In other words, by using the old tables this year you lose one day's interest on your total (50) deposits.

This fact having been recognized, many of the leading institutions of this city are adjusting their interest computations to the leap-year basis. In (75) the absence of



proper tables this is a laborious process. To meet the difficulty and to render the computation as convenient and simple on the (100) 366-day basis as upon the ordinary one of 365 days to the year, a book of leap-year tables, exhibiting one day's interest on (125) all amounts from $1 upwards at fifteen different rates from one to six per centum per annum, is in course of preparation by the undersigned (150). Of these rates the 2%, 2½%, 3%, 3½%, and 4% tables have been separately printed on heavy cardboard—the most convenient form for practical use (175)—and will be mailed to any address for $1 each. I shall be pleased to receive your order and those of your friends.

Yours truly, [200

GROCERY

Sixty Dictation.

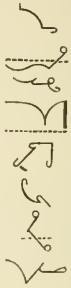
117

Gentlemen :

Please pardon our seeming persistency in regard to your nomination for our agency for (15) Pure Gold Baking Powder, but we are very much interested in making a success of (30) this method of introducing this well-known article, and we feel sure that it will (45) have the best attention in your care.

We trust the misunderstanding regarding discount will not (60) interfere with your favorable decision ; and you have our assurance that, in placing the business (75) before you on the basis proposed, we have practically contributed our manufacturing profit to advertising (90) account.

proposed
for your consideration
in reply to your favour (118)
Baldwin
by return mail
Windsor
prepaid


on your account
numerous
enclosed find (119)
carload
Walkerton
every particular
high price
your request

We enclose herewith a form of proposed contract for your consideration.

Yours very truly, 105

118

Dear Sirs :

In reply to your favor of the 13th instant, our Mr. Baldwin wrote (15) us that you had a few bags of Pratt's Poultry Food that you wished to (30) have returned, and we instructed him by return mail to arrange with you to have (45) them returned. Probably he has not been home in Windsor since receiving our instructions. If (60) you care to return the goods to us, charges prepaid, we shall credit the value (75) of them on your account.

Trusting this will be entirely satisfactory to you and thanking (90) you for your much appreciated interest in our numerous lines, we remain

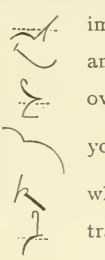
Yours very truly, [105

119

Gentlemen :

Enclosed you will find invoice for carload of potatoes shipped to you to-day from (15) Walkerton. They are very fine stock and will, I trust, prove satisfactory in every particular (30). I paid a very high price for this car and the previous ones I have (45) shipped, and I sold this car so close that I could not possibly comply with (60) your request to shade the price a little, which I might have done had the (75) conditions been different.

deliver you
I can do
please reply
Roquefort (120)
we regret
it is absolutely necessary
storage


imperial
and company
overlooked
your order (121)
which will not be
traveler

However, I will undertake to deliver you another car of the same (90) grade at 65c. This I can do by buying cheaper. Please reply immediately. Yours truly, [105

120

Gentlemen :

Our Mr. Newman spoke about your having on hand four Roquefort cheeses which are (15) damaged. We regret very much that you have had trouble with the Roquefort. During the (30) summer months it is absolutely necessary that the cheese be kept cold or under glass (45) where the flies cannot reach it. In case the cheeses are bad with skippers, there (60) would be no use in sending them back to us, as we could do nothing (75) with them. During the summer we keep all our Roquefort in cold storage and only (90) take it out as it is ordered.

We have given you credit for five jars (105) of Imperial Cheese which you returned to Charles Davis & Company, about which you wrote (120) us in July. We regret very much indeed having overlooked the matter.

Yours very truly, [135

121

Dear Sir :

We have your order ready with the exception of the fruit cake, which (15) will not be ready until to-morrow or Monday, when we will at once send (30) it to you by United States express prepaid.

To-day we are in receipt of a (45) note from our traveler asking us to return empties not ours received July 13. In

we beg to

exceedingly

your esteemed reply

(122)

we are much pleased

to have received

Hutchinson

your esteemed order

maximum

suggestions

demonstration

gratifying

we sincerely

(60) reply we beg to say that we hold empties for two weeks only and then (75) destroy them. The four crates and the one glass front tin were destroyed, but we find (90) we have a glass front tin of Perrins in stock which we will send you (105). We exceedingly regret that your wishes were not anticipated, but we have so much trouble (120) with odds and ends of empties sent that are valueless to us that we cannot (135) undertake to carry them in stock over two weeks.

Awaiting your esteemed reply,

Yours truly, [150

Eighty Dictation.

122

Dear Sir .

We are much pleased to have received through our Mr. Hutchinson your esteemed order for sundry lines, for (20) which we enclose invoice herewith. You will kindly note that we have slightly increased the quantity of "Quick Puddings," etc. (40) so as to apply the maximum discount, 10%.

To encourage a liberal business in Jelly Powder we have applied 20% (60) for that line.

Mr. Gordon writes that you recommend additional oven space for the Baker demonstrating plant, but as his (80) letter is somewhat indefinite, we should be pleased if you will give us suggestions by an early mail and also (100) your general report of the Baker work while with you.

We understand that very fair returns have been shown from (120) the demonstration, which is very gratifying to us, and we sincerely thank you for the interest shown.

Yours very truly, [140

ultimo (123)

please find

we shall be glad to

Montreal

special-sized

stipulate

execute

quality

in reference to (124)

are aware

which we expect

of this week

telephone

cost price

Fruitmen's Association

otherwise

123

Gentlemen :

Your favor of the 20th ultimo to hand and we thank you for order for figs and grapes, both (20) of which have been shipped per s.s. " Parman," which sails to-day. Under this same cover please find invoice, which (40) we trust will give satisfaction. We shall be glad to learn that fruit arrives in fine condition.

Your letter arrived (60) in time to allow of shipment per steamer direct to Montreal.

Figs. We have sent one case of large boxes (80) and three of small. Should you care for a special-sized box ranging from 12 oz. to 28 oz., kindly (100) stipulate.

Oranges. We shall keep your order before us and execute in course. Crop reported of good quality.

Yours truly, [120

124

Gentlemen :

In reference to Mexican oranges, you no doubt are aware that we have one-third of Miller's first car, which (20) we expect to arrive the latter part of this week.

If you find that you can use a portion of (40) our share in Windsor, let us know at once by telephone, and we will try to stop the car there (60) so that you may take out what you require.

Cost price will be $2.10, delivered, with full range sizes from (80) 126s to 250s. Last Saturday there was a meeting of the Detroit Fruitmen's Association, and it was agreed by all (100) to sell at following prices only, so if you should quote kindly sell at the agreed prices until otherwise advised (120) :

we have your favor (125)

everywhere else

we have several

such as we are

we have one or two

as far as the

shortly

we cannot understand (126)

asparagus

first-class

1 box $2.75, 5-box lots $2.60, 10-box lots $2.50; and if greater quantities are considered, a (140) jobber's price will be quoted.

We will ask you to give these matters your prompt attention and oblige

Yours truly, [160

125

Gentlemen:

We have your favor of the 3d and note same. You know in Michigan we have several kinds of (20) potatoes the same as everywhere else. You ask for a car of fancy stock and we quote that 80c. is (40) the best that we can offer. We could give you a car of choice stock, such as we are shipping (60) others in your section, at 75c. Now, these are what your people call fancy. We shipped ten cars to one (80) man in Saginaw. We have one or two now loading and if not sold before hearing from you, we could (100) send them along. As far as the potato business is concerned, we shall be through shipping in a week (120) and shall not handle any more after the cold weather. I do not see how Bay City dealers can sell (140) you, as they are after us hot and heavy for potatoes.

You will certainly see higher prices shortly.

Respectfully yours, [160

126

Gentlemen:

Your favor of the 9th instant to hand, and we are very sorry to note the contents. We cannot (20) understand why you should have trouble with fruits and asparagus, as these are giving the best of satisfaction, and we (40) are sure the quality is first-class and you will have no trouble in disposing of these

per dozen

balance up

defective

we are in receipt of your esteemed favor (127)

as we think you are

we are not at all

as soon as

present stock

sufficiently

for we believe

this arrangement

goods. Of course (60) you will understand you did not get the best grade of asparagus, and what we sent you is what is (80) known as "asparagus chops." We are perfectly willing to do what is fair in the matter; and, although we have (100) got 75c. per dozen for all the tomatoes, we are willing to balance up your account. We hope this will (120) cover any defective cans you might have. Enclosed we beg to hand you herewith credit note for $4.40, which is (140) in settlement of your account. We hope this will meet with your entire approval, and beg to remain

Yours truly, [160

127

Gentlemen:

We are in receipt of your esteemed favor of the 12th instant and thank you very much for the (20) spirit of your letter, as we think you are now in a fair way to understand our position in the (40) broom question.

We are not at all desirous to load you up further with brooms at this moment when you (60) have 40 dozen on hand. All we will ask from you is a word to the effect that you will (80) give us an opportunity to ship you the 10 dozen brooms still on the order as soon as your present stock (100) is sufficiently reduced to enable you to do so. We will guarantee to supply the best goods it is possible (120) to produce in the brands on order, for we believe we can furnish you with a line which you can (140) use as a standard in the future. Will you kindly confirm this arrangement by return of mail, which we trust (160) will be found very agreeable to you, and very much oblige? We shall very highly appreciate it.

Yours very truly, [180

Storage Company (128)

better than the

handled

Riverside

Continental

please let us know

merchants

as we have not (129)

hospital

128

Dear Sir :

We now have the following starches stored at Mount Clemens Truck and Storage Company, and if you will (20) telephone them, they will deliver free of charge. The terms will be 3% 30 days, which is 2% better than (40) the Guilds' price ; and the starch is superior to anything you have handled. You will kindly not mention the fact (60) you are getting this starch from us. Next time we buy we shall try to make up a carload in (80) Mount Clemens and give you a larger discount.

Telephone your orders for one box of each as sample :

48-lb. (100) boxes 1-lb. pkgs. Riverside Gloss at 7¼c.

50-lb. boxes Loose Gloss at 4½c.

This is the price of (120) common laundry starch.

40-lb. boxes 1-lb. pkgs. 2 Continental Corn at 5¼c.

40-lb. boxes 1-lb. pkgs. (140) Riverside Corn at 6¾c.

Please let us know if you think we could get up a full carload among the (160) Mount Clemens merchants.

Hoping to hear from you soon, and thanking you for past favors, we remain

Yours very truly, [180

129

Gentlemen :

Mr. W. Scott of Charleston has written asking for instructions regarding three barrels of our vinegar that he received (20) from you, value mentioned being $39.25. He inquires whether it will be in order for him to settle direct (40) with us or with you. As we have not now before us particulars of this, and as our Mr. Lane (60) is very sick in the hospital at the present moment, we are unable to inquire from him, so now write (80)

with reference to the matter

which you will remember

take pleasure

it will not be

of one of our (130)

who is no longer

we feel sure

under separate cover

you with reference to the matter. Kindly favor us with a line by return mail and inform us what is (100) your understanding of the arrangement as to these.

As we are now writing you on the above matter, we take (120) the opportunity of asking if we may now draw for invoice August 22, 1908, $50.25, which you will remember (140) covers bill of goods you so kindly took into store for us at that time. If it is agreeable to (160) you we shall take pleasure in covering this by draft before the end of the year, so that it will (180) not be again necessary to carry over the balance.

We wish you the compliments of the season.

Yours very truly, [200

130

Gentlemen :

Replying further to your favor regarding leads, we are extremely sorry that teas sent you have been unsatisfactory. In (20) the matter of the lead business we had been depending entirely upon the judgment of one of our travelers who (40) is no longer with us, the blends which were packed for you being made up by him and were entirely (60) under his supervision.

We are prepared to pack teas for you which we feel sure will be satisfactory, but we (80) do not care to follow Salada or Tetley or any other package tea.

We submit samples of blends under separate (100) cover, which we would pack at prices quoted you, you supplying your own labels. These teas will, we think, be (120) found superior to the stock and package teas which are on the market.

We have interviewed the lithographers and find (140) that owing to a rush of work these labels have been delayed, and suggest that you try a sample case (160) of these blends labeled with the old labels we have in stock at the present time.

If these teas do (180) not turn out satisfactory we shall be glad to cancel order for leads.

Awaiting your reply, we are

Yours truly, [200

One Hundred Dictation

131

Dear Sir :

In reply to your inquiry re matches, we have unfortunately made very little progress. Although Mr. Savage advised us that he would take (25) over the stock, he now states that he had no idea we had such a quantity. He considers that this stock would last his firm (50) two years. He has, however, promised to buy all stock they require in the future from us. We also had a talk with Mr. Grant (75) who informs us that the factory has been allowing him a discount of 15 and 5%, with cash discount of 3%. He has promised to (100) let us know in a few days, whether he will take a quantity or not. United Factories are handling Toronto matches. We have attempted to (125) interest other parties we thought might use some, but have been unable to put through a deal so far.

We notice in your statement of (150) January 1, that on December 17 we mailed you a credit note for $2.80, being a rebate on meat, but you have charged yourself (175) with this amount in error. You should have charged it to us.

Accounts in the city are gradually coming in and smaller ones in the (200) country have been remitted more promptly.

If there are any drafts we shall forward you a list for the first of the week.

Respectfully yours, [225

to-night (132)

last week

in reference to

navels

speaking

intention

California

we acknowledge receipt of your letter (133)

132

Gentlemen :

We are mailing you to-night under separate cover sales-sheets up to November 24, also account of sales for last week.

In reference to (25) oranges, we have now sold about 38 boxes to arrive ; that is, that were sold this week, and also a few navels. In speaking to (50) Charles Morrison to-day re navels he mentioned his intention to buy a car of Fancy and Extra Choice mixed 1/3 and 2/3, and is writing (75) to-night for information re brand and whether it would be possible to stop over at Grand Rapids for you should you require any for your (100) trade up there.

Prices quoted were for Fancy $2 and for Extra Choice $1.85 f. o. b. California, with the extra charge of freight 90c. (125). Now it seems that the Southern California Fruit Exchange's representative called on H. B. S. but was turned down, so he promised Morrison, should the (150) latter place his order with him, to see that the car would be a selection and stand competition with other dealers.

He states that, should (175) you decide to take one-third of a car, he would allow you to accept car for him there. We could use 50 to 75 boxes (200) if you could handle balance or take more of our portion if so desired. We ask you to reply as soon as possible. Yours truly, [225

133

Dear Sirs :

We acknowledge receipt of your letter of 26th instant, contents of which we have fully noted. We have not by any means overlooked (25) the fact that you took the vinegar off our hands as per our invoice of August 22 as an accommodation, which kindness we indeed appreciate (50). We did understand, however, that in accordance with our letter to you of

as well as

therewith

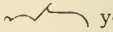
displeasure

in any way

idea

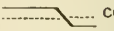
if you will be

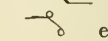
of time

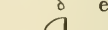

you may require

we shall be able to

cook-book (134)


expensive


household


commence

September 19 and your favor of October 12, as well as our (75) reply to same of October 13, that it was all perfectly satisfactory for us to bill this lot to you December 1, 5%, 30 days (100). We certainly feel disappointed that you now take umbrage at our having sent forward draft in accordance therewith. We should not for a moment think (125) of incurring your displeasure in any way—this more especially in view of your very opportune kindness in so readily accommodating us—and we had (150) no idea but that you would duly honor our draft as sent forward in accordance with facts above.

If you will be so kind as (175) to accept our draft, in view of the fact that it has already gone forward again, we hereby agree to grant to you whatever extension (200) of time you may require when it matures on January 4. In this way we shall be able to keep the account closed.

Yours truly, [225

134

Dear Sir :

We are mailing you a copy of our new cook-book. It is too expensive for general distribution, but we intend to send (25) it to any one who buys a bag of Royal Household flour.

Our plan is to send to those in your vicinity whose addresses we (50) have an order like the enclosed. This order must be presented to you by your customer when purchasing a bag of Royal Household.

The bag (75) number, the insertion of which will be required, you will find clearly marked on the side of every bag. These orders will commence going out (100) the first week in January to people in your district, together with a personal letter to each lady.

advertising

campaign

inaugurating

it will not be

stereotyped

newspaper

high class

consumer

by wire (135)

water-front

Jewel Range

at all

we regret the

unavoidable

peculiarly

incidental

In sending these orders we possibly may (125) not cover all of your customers, so if you will give us a list of names and addresses of those you would like to (150) have the book, we shall send them each an order. We believe the interest thus created will more than repay your trouble.

The advertising campaign (175) we are inaugurating this year we think will be more thorough and complete than any other undertaken in the Dominion. It will not be merely (200) stereotyped newspaper work, but also a combination of every form of high class advertising, designed to tell the whole story of the Royal Household Flour (225) to every flour consumer in your district. It will be the kind of work that will make a great many people think.

Yours very truly, [250

HARDWARE

Sixty Dictation

135

Gentlemen :

We are in receipt of your message by wire re water-front for # 920 (15) Jewel Range, which will go forward by fast freight this afternoon if at all possible, (30) and in any event not later than to-morrow. We regret the delay, which has (45) been entirely unavoidable on our part and peculiarly incidental to the rush of business at (60) this season of the year.

We hope to see daylight in a week.

Yours truly, [75

Rolfson (136)

equalized

further favors

generators (137)

transportation company

surprised

there may not be

wringer (138)

with regard to this

as we do not know

shield

136

Dear Sirs :

We thank you very much for your valued contract placed with our Mr. (15) Rolfson for 300 kegs of nails, which we have entered at a base price of (30) $3.40 frt. equalized at Montreal, spring shipment, price guaranteed against our own decline to (45) date of shipment. Our best terms are 90 days or 2% 30 days from date (60) of shipment.

Soliciting your further favors and again thanking you, we are

Yours very truly, [75

137

Dear Sirs :

In accordance with instructions received from our Mr. Seagrave we shipped to your (15) address on July 28, 2 # 18 Morris Generators complete with waterfronts. This order was (30) taken from shipment July 23. We are now advised by transportation company that you have (45) declined to take delivery of the shipment. We are surprised at this and trust that (60) there may not be any misunderstanding. Will you kindly let us hear from you by (75) return mail ?

Hoping that you have taken delivery by this time, we are

Yours truly, [90

138

Gentlemen :

We have your favor of the 17th instant ordering one upper roller for No. (15) 2b all-bearing wringer.

We regret you did not give us better instructions with regard (30) to this roll as we do not know whether you want a roll for a (45) shield wringer or for one of our regular Royal

that you were (139)

that this has not

to send the same

so that we may

in advance

we are in receipt of order (140)

escutcheons

to be the same

shall have immediate attention

George frames. If you will state (60) the name of the wringer for which you want this roll we can supply promptly (75). If you cannot find out the name, give us dimensions on enclosed blank. Yours truly, [90

139

Gentlemen :

On the 2d ultimo you advised us that you were returning 50 ft. of (15) Trade Hose. We beg to advise you that this has not as yet been received (30) by us.

If you have not already sent us this hose, we ask you to (45) send the same at once so that we may issue claim if hose is defective; (60) also let us know under what water pressure this hose was used.

Thanking you in (75) advance for your prompt attention to this matter, giving full information, we are

Yours truly, [90

140

Dear Sirs :

We are in receipt of order from our Mr. Cogswell to-day, asking (15) us to express to your address at once 3 sets composed of # 270 Lock, # 2000P (30) Knob and # 577 Escutcheons in antique brass finish, all to be the same change (45) as sample key, but you have failed to enclose us the sample key. If he (60) did not get the key from you, will you kindly mail it to us ? If (75) he received the key, we shall be at a loss to know what change to (90) make in these sets until he forwards it, but your order will have immediate attention (105) as soon as the key comes to hand.

Awaiting your reply, we are

Yours truly, [120

in all cases (141)

harmonize

hardware

vertical

horizontally

across the

it is also

replying to your favor (142)

union

on receipt of this information

that the number

Champion

141

Gentlemen :

Answering the inquiry from your Mr. Smith about turn buckles and cremone bolts, we (15) have to say that Mrs. Burt approves lever handles instead of T shape in entrance- (30) hall casements at main entrance and on sashes of twelve light windows on landing and (45) also for single casement sash at sides of large windows of library. In all cases (60) the lever handles are to harmonize in design and finish with adjacent hardware. The lever (75) handles must be arranged to drop in vertical position when sash is locked and stand (90) horizontally across when sash is open. With regard to the library it is also understood (105) that owing to narrow stiles the lever handle goes on a cremone bolt of same (120) design but with smaller dimensions than those on casements in center of windows.

Yours truly, [135

Eighty Dictation

142

Dear Sirs :

Replying to your favor of the 12th instant, we are still unable to locate the parts sent here (20) for repairs. We enclose cut of Union scale, on which please mark the part or parts that you sent and (40) require replaced, and on receipt of this information we shall endeavor to locate the parts. We might say, however, that (60) the number given by you is not our make of scale if it is a Champion. We have a frame (80) here for a Union scale minus the post; it may be that this is the casting sent here.

Yours truly, [100

duplicate (143)

description

which you will find

receiver

Ionia

on one side

yours respectfully

securing (144)

souvenir stove

you require

at the same time

143

Dear Sir :

Replying to your favor of the 6th instant, we regret to say that the part of scale sent (20) here has been mislaid, and we are therefore unable to send you duplicate of it. We should be pleased if (40) you would give us a description of the part required or a rough sketch of same, also the shop number (60) of scale which you will find stamped on brass beam ; and on receipt of this information from you we shall (80) no doubt be able to send you the exact part wanted.

We regret exceedingly this part has been mislaid. Our (100) receiver remembers a part of a scale coming in from Ionia, but there was no mark or tag on it to (120) say from whom it came, so he laid it on one side waiting to hear from the party who (140) sent it here.

Yours respectfully, [145

144

Dear Sirs :

Our Mr. Gibson informs us that you have had some difficulty in securing a bottom for the No. 46 (20) Souvenir Stove.

If you can state which bottom you require, that is, the bottom on which the ash-pan rests (40) or the bottom underneath, which bolts to the bottom on which the ash-pan rests.

At the same time state (60) whether for a straight or an oven stove and the number and letter following same.

On receipt of this information (80) we shall be pleased to execute your order.

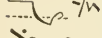
Yours respectfully, [90

writer (145)

ideal

Range Co.

Cleveland, Ohio

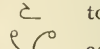

base-burner

if they did not

(146)
referring to your letter

Wire Co.

to quote


as follows

inconvenience

manufacturers

we presume

would not be able to

145

Dear Sirs :

When the writer was in Grand Rapids he asked you to write to the Ideal Stove and Range (20) Co., Cleveland, Ohio, for a top swing-cover for their No. 14 Ideal Base-burner, 1906 model, and we should (40) like to know if you received any reply from them. We should like very much to get this piece, and (60) if they did not reply, we shall try to get it from one of their customers in Buffalo. Kindly let (80) us hear from you by return mail.

Yours very truly, [90

146

Dear Sirs :

Referring to your letter of the 17th, we beg to say we have just received word from the (20) B. Creelman Wire Co. in reference to black wire cloth and beg to quote from their letter as follows : " We (40) should not like to promise you any special date for the shipment of this, but would say in five or (60) six weeks. As we mentioned before, the painting of this black cloth is a matter of special inconvenience to us." (80)

The manufacturers are very busy at present on green wire cloth and they do not want to run black cloth (100) as it will upset them considerably in the factory. We presume they would not be able to get this cloth (120) out for nine weeks, and no doubt this would be too late for Messrs. Bartlet & Seagram.

Yours very truly, [140

Galloway (147)

could have received

specifications

apparently

cancellation

reference

at the time

explained

Buskirk

it would be impossible

shall be glad to know

in order that we may

I enclose herewith (148)

in answer

can be made just as

147

Gentlemen :

Regarding your import order for Canada Plate handed us by Mr. Galloway, we are at a loss to understand (20) how he could have received specifications for the different quantities without consulting you. We also find that we acknowledged receipt (40) of the order in question on the 14th of November last, and apparently received no cancellation of it nor any reference (60) made to it by you at the time. However, as you explained to our Mr. V. Buskirk, it would be (80) impossible to make use of the iron until next season, we shall be pleased to give you satisfactory dating of (100) this shipment and shall be glad to know what time would meet with your approval.

Kindly let us hear from (120) you by return mail in order that we may get the matter disposed of and greatly oblige

Yours very truly, [140

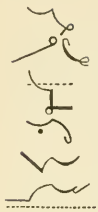
148

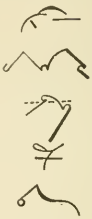
Gentlemen :

I enclose herewith full-size section of sliding door stile in answer to yours of January 21. I understand (20) from the Hedden Company that the doors, being of stock design, will be made without the rabbet and without the (40) friction mold; that they will apply the friction mold themselves and fit a rabbet and tongue after the doors arrive (60).

They tell me that they understand the width of stile will be $4\frac{1}{2}''$. If you desire a different rabbet, please (80) let me know as it can be made just as you want it. A prompt reply will oblige

Yours truly, [100


in reference to the (149)
writer's conversation
few days ago
Nairn
belting
Collingwood


Lumber Co.
we hope you will be able to
refrigerator (150)
Stanley Co.
heavier

One Hundred Dictation

149

Dear Sirs :

In reference to the writer's conversation of a few days ago with your Mr. Nairn, we herewith confirm the discounts quoted on belting (25), which are as follows :

Heavy Extra quality double, for sawmill work, 60-10 off

Extra quality single and double, all sizes, 60-10-5 off

Extra (50) quality light double to 12 inches wide, 60-10-10 off

We also offer our Special Crown Brand at a discount of 40-10-5 off (75). All the above are subject to a further discount of 2% cash if paid in 30 days.

We are making shipment to-day of the 24 (100) inch double belt for the Collingwood Salt & Lumber Co. This belt is a very fine one, and we have no hesitation in stating that (125) they have never had so good a belt in their mill, and we hope you will be able to obtain some further trade from them (150) in our manufacture.

Awaiting your favors, we are

Yours truly, [160

150

Dear Sirs :

Confirming telephone conversation of this day :

The Parliament butts sent for the refrigerator door are the heaviest made by the Stanley Co., and (25) we do not see why they will not carry the said door as we have used them before on much heavier doors. If these butts (50) cannot be used, kindly let us know what will be required to take their place.

adjusters

as we feel confident

instead of the

for the same

one hundred and ninety ($190.00) dollars (151)

drawing-room

If the Brohard door-adjusters for the casement windows in (75) Mrs. Heller's room and the boy's room are too short, we should advise taking this matter up with Mrs. Heller, as we feel confident that (100) she will not want the large-size adjuster used on these windows, as it would be unsightly and we should suggest using a cabin-door (125) hook and eye for the windows instead of the doorholder. We shall do nothing further regarding this until we hear from you.

I return (150) herewith the sample bolt No. 890 which you loaned me. I beg to thank you for the same.

Yours very truly, [170

151

Dear Sir :

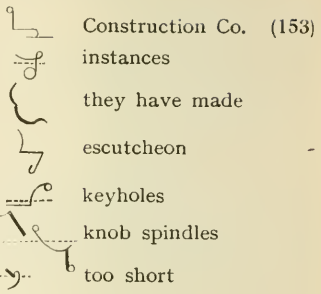
We are in receipt of yours of the 29th ultimo accepting our estimate of One Hundred and Ninety Dollars ($190.00) for hardware (25) for mirror doors in drawing-room, for which please accept our thanks.

In answer to yours of the 19th and 27th regarding the location of (50) the knobs for bolts for mirror doors in drawing room, we have to say that the original measurements used for these were wrong. We have (75) corrected this mistake and are now ordering the bolts to be made 7′ 11½″ long. This will allow 2″ leeway on the bottom rod and (100) 3″ on the top rod, which we think will be ample to allow for cutting the bolts at the building so as to bring the (125) knobs and lever handles opposite the muntins. Yours very truly, [135

152

Dear Sir :

We are in receipt of your letter of recent date with copy of a letter from The Clarke & Corbin Co. giving a (25) list of missing hardware. We have gone into this thoroughly and make the following report on same :



Butts, bolts, and adjusters for bathroom. These (50) we are having refinished here in the city and expect to be able to ship to the building by the first of next week.

Cremone (75) bolts for bedroom. These are the French bolts ordered from Bricard, and we expect to receive them within the next week or two. In (100) the meantime we shall write to Bricard and try to hurry same.

Complete hardware for two pairs of casement windows in first story hall. This (125) must be a mistake; for we have only ordered hardware for single windows, as the detail sent us and the plans show these casements to (150) be single. This hardware was not ordered until recently, but we shall hurry the shipment of same.

We shall ship four pieces of eight-feet (175) floor-track the first of next week.

Trusting that the above explanation will prove satisfactory, we are Yours very truly, [195

153

Gentlemen:

The Clark Construction Co., in answer to my inquiry, report that they found the French hardware wrong sizes in a number of instances, and (25) to avoid delay they have made certain changes at their shop. I understand that it now fits.

The escutcheon plates for Mrs. Hunter's bedroom (50) have no keyholes punched in them. This they have attended to.

Also the knob spindles were each too short and they have put on (75) new ones. We want, at once, however, a spindle

they do not

this matter

two months

McDougall (154)

of this city

unsolicited

on their part

Hardware Association

in regard to the matter

on some other

on account

six months

miscellaneous

this letter

was written

for doorknob on the front-entrance-doors, which spindle I understand is three-eighths of an (100) inch clean section. The door thickness you have. Please ship this without delay. They say they do not need your mechanic.

Also ship at once (125) the lock-fast plate, which did not quite match the striking plate, taken from Mr. Hunter's heavy sliding door by Mr. Lawrence. Please refer this matter (150) to him as he will recollect it. He took the plate away about two months ago and has not since replaced it.

Yours very truly, [175

154

Gentlemen :

We wish to buy some miscellaneous nails, but McDougall Brothers, of this city, are quoting the retail dealers (unsolicited on their part) a discount (25) of 85-10-10% delivered in lots of 200 pounds to points in this State.

The secretary of the United States Hardware Association wrote them (50) in regard to the matter and enclosed us their reply in which they state that their reason for quoting such prices (which close figures are (75) also given on some other items) is on account of the lack of patronage of the local jobbers, and in this letter they have asked (100) Mr. Doyles to inquire of the New York jobbers whether they have placed within the last six months a single order with them for miscellaneous (125) nails and brads.

This letter was written on February 11, and has been shown to us.

machinery

some time ago (155)

for the price

per pound

inspector (156)

property

I regret

recommend

They state that, having distributed their quotations through Maryland (150), they now intend to take up another State.

It seems they have machinery for making these goods and intend to force the jobbers.

Yours truly, [175

155

Dear Sir :

You wrote us some time ago that S. M. Faulkner & Company, of Chester, Pa., had bought a carload of Steel Plows (25) at $2.18 delivered. We have sent to most of our customers in your section illustrations of P. D. F. Co.'s goods, and we now (50) have inquiry from S. M. Faulkner & Company for the price of 24,000 pounds f. o. b. Pittsburgh ; we have written them that we (75) shall quote in a few days. Do you suppose they really want to buy or merely desire a price, if possible to beat the other (100) quotation ? We have decided to quote them at 2c. per pound f. o. b. Pittsburgh in small lots and shall quote them $1.80 on (175) carload lots of 24,000 pounds. As the rate from there at present is 35c. in carload lots the delivered price would be $2.15 (150) at Chester, which is 3c. per pound less than the figure at which you state they bought.

Yours very truly, [170

LOANS AND INVESTMENTS

Sixty Dictation

156

Gentlemen :

We have just received a report from our inspector regarding the value of this (15) property, and I regret he does not recommend a loan of as much as $4,000 (30) on the property.

to my directors (157)

valuation

if they made

regularly

maintained

Colorado (158)

concession

township

in my opinion

it is worth

Probably a $3,000 application would pass if Mr. Borden could arrange to (45) do with that sum. Possibly Mr. Borden could arrange a second loan.

Yours very truly, [60

157

Gentlemen :

Your letter of the 11th instant received and was submitted to my directors to-day (15). Before deciding, they will require more particulars regarding the property, showing the exact location and (30) a detailed valuation. If they made a loan of this kind they would certainly require (45) repayments on the principal regularly in order to reduce the loan and keep the margin (60) maintained provided there should be a decline in the value of the property.

Yours truly, [75

158

Dear Sir :

Mr. Jacob A. Allworth, of Denver, Colorado, is the owner of lot 13 (15) and the west half of lot 12 in the broken front Concession of the Township (30) of Carstairs in the County of Charlotte, containing 85 acres, and desires to make (45) a loan of $2,500 on the security thereof. I know the property in question and (60) in my opinion it is worth $6,000 and will sell for at least $5,000. Will (75) you kindly see if you can place the loan for Mr. Allworth ?

Yours very truly, [90

real estate agent (159)

valuator

under these circumstances

we presume

accept

security (160)

Minneapolis

half yearly

on account of

discharge

let us have

159

Dear Sir :

We had Mr. W. J. Loney, real estate agent of this city and (15) a well informed valuator, go out and look at this property yesterday. We had not (30) seen the property but gave him a description of the lots. He placed the selling (45) value on it at only $2,400. Under these circumstances we presume you would reduce the (60) amount of the loan. Kindly let us know what is the largest amount. If the (75) loan does not go through, we think we can get Mr. Cruise to accept a (90) fee of $5. Will you pay this ?

Yours very truly, [100

160

Gentlemen :

We have an application for a loan of $1,800 on the security of three (15) houses in the city of Minneapolis. They are story-and-a-half frame houses and (30) are being purchased by applicant for $3,200. He is a railroad man earning $75 a (45) month. He wishes it for three years and will pay interest half-yearly and wants (60) the privilege of paying $100 on account of principal on each interest day and the (75) privilege of obtaining a discharge of either house on payment of about $600. He will (90) pay 6% interest.

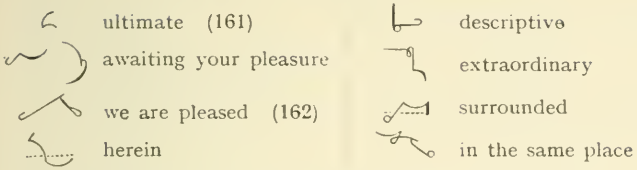
Will you kindly let us have an early answer ?

Very truly yours, [105

161

Dear Sir :

We are now taking the last opportunity which we shall have to call (15) your attention to the Homestake Extension



proposition prior to the advance of the stock to (30) 15c. upon the 20th.

The printed matter enclosed will give you the facts and conditions (45) touching this fine property at this time. There seems to be no question about the (60) ultimate splendid success of the company, and we therefore strongly recommend an investment in the (75) stock.

An order mailed upon the 20th will be in time to secure the shares (90) at the present price of 7½c.

Awaiting your pleasure, we are

Yours very truly, [105

162

Dear Sir:

We are pleased to hand you the descriptive letter herewith enclosed concerning the (15) Homestake Extension.

Here is what we call an extraordinary proposition and one that will be (30) attractive to any one interested in mining matters. This group is situated in the most (45) successful mining district in the United States and is almost surrounded by the greatest gold- (60) mining property in the world. The property has every facility for cheap operation—railway, water, (75) and a great ledge of ore—things seldom found in the same place. Kindly look (90) over the enclosure and, if interested, we shall be pleased to have your business.

Yours truly, [105

163

Dear Sirs:

We take pleasure in calling your attention to the enclosed statement showing our (15) steady growth.

Our location is convenient, having become the center of the banking district of (30) Chicago.

commercial bank (163)

convertible

to extend

organized bank

we think the (164)

mortgagee

executors

Being a strictly commercial bank investments are made in securities that are quickly convertible (45).

Our officers guarantee the personal courtesy and consideration to which every customer is justly entitled (60).

Consequently the increase in our deposits is due largely to the good words from our (75) patrons, which we always sincerely appreciate.

In seeking new customers we invite an interview or (90) correspondence, being prepared to extend every facility consistent with a well-organized bank.

Very truly, [105

164

Dear Sirs :

We have an application for a loan of $4,000 on twenty-one acres (15) of land on the south side of Carpenter Street in the town of Webster in (30) the County of Humbolt. The land has buildings on it consisting of two houses and (45) a barn which are worth about $2,000. We think the property is worth the loan (60) of that amount, as the owner, Mr. Blakely, has now $5,000 borrowed upon it; but (75) the mortgagee is dead and the executors of the estate wish to have the money (90) paid off. The loan will be a straight one for five years at 6% payable (105) half-yearly.

Kindly let us hear from you as soon as possible.

Yours very truly, [120

165

Dear Sir :

We take pleasure in sending you under separate cover a copy of our (15) booklet, also our circular for this month showing

upon which you

you will probably

memorandum

to consider first-class (166)

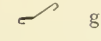
of these cases

you are probably

in any case

National Trust Company

with this Company


trust funds

greater than

our present offerings in bonds.

If there (30) are any of these offerings upon which you desire special and more complete information in (45) detail, kindly advise us. You will probably find it convenient to use the enclosed blank (60) form.

Should you not be in the market for investment immediately and will kindly notify (75) us when you expect to be, we shall be glad to make a memorandum of (90) the matter and take it up with you at that time with the confident assurance (105) that we shall then be able to serve you to your profit.

Yours very truly, [120

Eighty Dictation

166

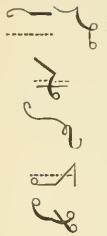
Dear Sir :

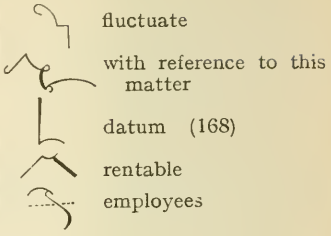
We are now open to consider first-class farm loans at 5¾% or at 6% for two (20) years and 5½% thereafter. In either of these cases the usual commission of 1% on a five-year completed (40) loan will be paid. You are probably aware that 60% of our inspector's valuation is the greatest amount which our (60) directors consent to lend in any case.

The National Trust Company (managed in connection with this Company) has trust funds (80) for investment on gilt-edged loans at 5½%, allowing the usual commission, but the amount advanced cannot be greater (100) than 5% of our inspector's valuation.

We shall be glad to send you some of our application forms.

Yours truly, [120





167

Dear Madam :

We wrote you on November 18 in reference to the mortgage investments which are offered by this Company, (20) and if you have a fund for investment at this time and will forward us the amount, we shall be (40) glad to submit particulars of our mortgages for your consideration.

The mortgages are all first mortgages, having the payment of (60) both principal and interest absolutely guaranteed, and net at this time about $5\frac{1}{2}\%$. The security is the same which (80) we are selling to the savings banks and trust companies, and does not fluctuate, but is always worth its face (100) value.

We should be very glad to hear from you by return with reference to this matter.

Yours very truly, [120

168

Gentlemen :

In accordance with your letter of the 19th we herein enclose particulars of the property on one of your (20) farms. We have got the applicant to consent to a five-year lease with payments of $75 half-yearly. He (40) would like the privilege of getting a post datum mortgage at any time in the event of his selling either (60) of the two small cottages. He owns a farm on which there is a mortgage of $1,800, and he is (80) trading the farm for these three houses.

While they are rather far from the center of Bay City, they are (100) quite close to Saginaw and particularly rentable to employees of the American Bridge works there. The applicant has been (120) getting only $150 rent for his farm and

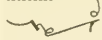
and will be

to hear from you

as good as (169)

we have been

commercial agencies


in all parts of the world

membership (170)

with reference to the matter

paying house rent in the city and will be much better off after (140) the trade. He has an option till the first of March. We should like to hear from you.

Yours truly, [160

169

Dear Sir :

If I offered you on a silver tray a bunch of clean, crisp five, ten, or twenty dollar (20) bills, would you accept them ?

Well, that is practically what I am doing now.

I am offering you improved real (40) estate on easy payments of $5 to $10 a month, with an absolute guaranty of 25% to 75% profits in (60) cash within one year.

There are no strings to this offer.

It is an opportunity where you cannot lose (80) and must win.

This offer is limited to just 95 persons.

You can be one of them if you act (100) promptly.

Remember, we are reliable.

Our guaranty is as good as gold. We have been established nine years and have (120) $2,000,000 capital, and refer to commercial agencies, banks, and trust corporations and to more than 7,000 customers in all (140) parts of the world.

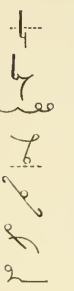
Read over very carefully the above offer. Then let me hear from you.

Yours very truly, [160

170

Dear Sir :

The president of The American Colony has advised us that you have inquired concerning membership in the Colony (20) and that he is in correspondence with you with reference to the matter.


deviated
definitely
announcements
inasmuch as
prospective
special arrangements
systematic
financial
this company's (171,
Swinden
short time ago
debentures
in the matter
dwelling
for the company

While it is not the usual policy (40) of this Company to agree to continue to issue its bonds for any specified time in the future, or in (60) any given amount, we have in this instance deviated from our rule and arranged definitely with the American Colony to (80) issue bonds to its members until the number of memberships, as stated in the Colony announcements, has been taken.

Inasmuch (100) as your prospective membership involves your owning one of the Ten-Year Gold Bonds of this Company on a special (120) arrangement of monthly instalments, it is only natural that we should express our interest in your correspondence with the American (140) Colony. You will find this plan of systematic saving, with assured earnings, greatly to your profit and advantage.

The financial (160) strength of this Company and its long and notable history are clearly set forth in the enclosed "Statement."

Yours truly, [180

171

Dear Sir:

This Company's inspector, Mr. R. G. Swinden, made an agreement with you a short time ago in regard (20) to disposing of this Company's debentures, and we should be pleased to have a report from you again in the (40) matter.

We have on hand in your city a dwelling property rented to a monthly tenant. Would you be willing (60) to act as agent for the Company to collect and forward this rental to

commission

further particulars

subdivision (172)

tenanted

for consideration

best price

you are able to

accompanied

the head office monthly until such (80) time as a sale of the property is made? We should be willing to allow you the usual commission of (100) five per cent. on the rent collected and sent in by you to this office. The property is also held (120) for sale by the Company, and while we cannot give you the sole right to get offers, in the event (140) of a satisfactory sale being closed on an offer sent by you, we shall be pleased to allow you the (160) usual commission of two and one-half per cent. on the sale price. If agreeable, we shall be pleased to (180) forward further particulars on receipt of your reply.

Yours truly, [190

One Hundred Dictation

172

Gentlemen:

The description of this property is Lot 3 on the west side of Lincoln Avenue, subdivision of farm lot 75, record No. 70, (25) being the property opposite the chemical works, and at present tenanted by Mr. H. Broughton at a rental of $16 per month, the rent being (50) paid up to December 1, 1909. Our local inspector, who has very recently visited the property, reports that he considers it ought to sell for (75) at least $2,500.

We have explained that we cannot give you the sole right to obtain offers for the property, but in the event of (100) a satisfactory sale being closed in this office on an offer sent in by you personally, we shall be pleased to allow you the usual (125) commission. We are enclosing a supply of offer blanks on which to have any offers you are able to obtain submitted to our board for (150) consideration. The same should be accompanied by a cash deposit as a guaranty of good faith. We have a heavy claim against the property and (175) are looking to realize the best price. Kindly submit any offer you are able to secure, and the same will have our attention.

Yours truly, [200

several times (173)

preferred stock

non-speculative

all over the country

foundation

stronger every day

prospectus

we are able to

ratio

last year

173

Dear Sir :

We have written you several times about the U. S. Preferred Stock, but we have had no answer. Will you not tell us (25) why ? We take it for granted that you were interested when you first inquired.

We are absolutely sincere when we say that we do not (50) know of another single investment of a non-speculative character that combines so high an income return with such complete security. While very many other (75) stocks—railroad, industrials and all—are beginning to look doubtful because of the doubtful business conditions all over the country, the foundation of value under (100) our stock is growing broader and stronger every day. At the time the prospectus we sent you was printed we could only speak of the (125) earnings of the business up to January 1, 1907. Now, however, we are able to state that the net profits for the first three months (150) of this year were $88,136.27, which indicates for 1907 a total of more than $360,000, since the best of our year's business is (175) yet to come. Thus you will see the ratio of increased profits over last year is about 28%—and this without any of the added (200) facilities which the increase of capital is going to provide for us in the very near future. Let us hear from you.

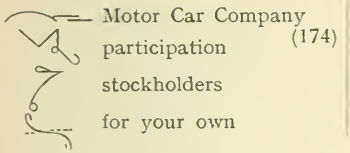
Yours very truly, [225

174

Dear Sir :

Here is an exceptional, limited-time offer that you cannot afford to overlook.

Twenty-two dollars and fifty cents cash (or $25 payable $5 monthly) will entitle (25) you to the dividends thereon.



(1) One share of stock of The Modern Motor Car Company and dividends thereon.

(2) Participation in the special $100 (50) prize offer as per enclosed circular.

(3) Five per cent. commission on all cars sold to people whose names you send the Company.

(4) A (75) special stockholders' discount if at any time you desire to purchase a car for your own use.

(5) The privilege of participating in all future (100) prize and discount offers made by the Company.

On the above-mentioned terms we can let you have from one to ten shares—not more (125). We have only a small number of shares remaining and desire to distribute them as widely as possible.

Judging from the orders now in hand (150) and those in sight our Company is going to be a big money-maker. We have one of the greatest lines of cars in the (175) world for 1909, and are already beginning to make deliveries of 1910 models.

If you don't care to take any more, will you not take (200) a single share on our advice? Please read the enclosed circular very carefully. It will give you the details of our offer.

Very truly yours, [225

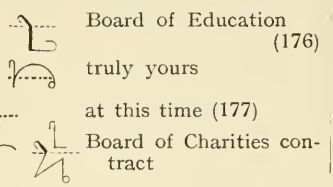
BONDS AND SURETY

Sixty Dictation

175

Gentlemen:

In reply to your favor "C. E. T.," No. 117,060, in reference to bond executed (15) by you on March 4 last, we beg to say that up to the present (30) time this contract remains unawarded. We have, however, ascertained that it is likely to be (45) awarded soon. Yours very truly, [50



176

Dear Sir :

We are in receipt of your favor of the 17th instant, inquiring what (15) our rates would be on a bond of $5,000 in connection with furnishing the supplies (30) to the Board of Education. Our rate for becoming surety on such a bond would (45) be $5 on the bid. Inasmuch as the Board of Education requires two sureties to (60) justify on contract bonds our charge for such contract bond would be one per cent (75).

Hoping that these rates may meet with your prompt approval, we are Very truly yours, [90

177

Gentlemen :

As is our custom at this time of the year we may shortly apply (15) to you to become our surety in connection with the Board of Charities contract, which (30) we expect to bid on in the course of the next week or so.

For (45) some reason the Board this year is making the amount of the bond $10,000, which (60) we are afraid, in view of the limited amount of business we are now doing (75) with them, will make it entirely prohibitory in our case. Before doing anything in the (90) matter we write to ask what you would charge for becoming surety for this bond (105). As you know our transactions with you have been considerable.

We are, gentlemen

Truly yours, [120

Eighty Dictation

178

Dear Sir :

I am in receipt this morning of your letter of yesterday, enclosing in duplicate general agreement duly executed (20) by

therefor (178)

financial statement

you were

few days ago

agreement

for your attention

Board of Education for the city (179)

St. Paul

conditioned

at your convenience

careful attention

you as attorney for H. A. Pratt & Company, and desire to thank you therefor.

I presume the form (40) for financial statement which I handed you when you were in this office a few days ago has been sent (60) to France to be filled out by H. A. Pratt & Company. Of course, as you understand, we must have (80) such financial statement in order to fix the limit of liability which we are willing to assume under the general (100) agreement.

Thanking you in advance for your attention to this matter, and hoping that we may have the pleasure of (120) issuing many bonds on your behalf in the future under this general agreement, I remain, with best wishes,

Truly yours, [140

179

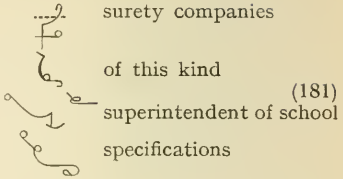
Gentlemen :

Noticing your name among the list of bidders for supplies to the Board of Education for the City of (20) St. Paul, opened at the office of the Board of Education, 84 East 6th Street, October 5, and as you will (40) be required to give a bond conditioned for faithful performance of your contract, I beg to acquaint you that we (60) give bonds of that character.

If you will kindly telephone to 1341 Franklin or write to our office, 67 Wabash (80) street, I shall call at any time at your convenience and arrange to get your contract papers from the Board of (100) Education, execute them at our office here, and deliver them to the Board of Education ready for you to sign (120).

Trusting you will favor us with your business, and assuring you of the most careful attention, I am

Yours very truly, [140



One Hundred Dictation

180

Dear Sir :

Yours of the 19th instant to the Mercantile Credit Guaranty Company has been handed to us by that company, as it does not (25) write contract bonds.

The premiums on contract bonds referring to the City of New York are as follows :

For the proposal or bidding bond $5 (50) should you be awarded the contract. This sum will be allowed to you on the premium on the contract bond. Should you not be awarded (75) the contract, we retain the $5 for our services in executing the proposal bond.

On the contract bond the premium is one per cent. on (100) the amount of the bond, the minimum premium being $10.

All contracts with the City of New York require two surety companies on the bond (125). The above rates cover the premiums for the two companies.

Trusting you will favor us with your business of this kind, we remain Yours truly, [150

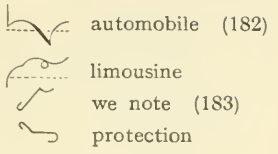
181

Dear Sir :

Proposals will be received until December 29, 1907, by the superintendent of school supplies, corner Park Avenue and 59th Street, Manhattan, through whom (25) specifications may now be obtained for delivering school supplies to the schools of the City of New York.

The amount of security required for (50) the several boroughs is as follows :

Manhattan and the Bronx, $3,000 ; Brooklyn, $2,000 ; Queens, $1,000 ; Richmond, $750.



All bids must be accompanied by (75) a suretyship bond; and as we are in the business of giving such bonds we should be glad to receive your application therefor with a (100) copy of the specifications and proposed contract.

If you will write or telephone me when to call I shall be pleased to attend and talk (125) the matter over.

Trusting that the above information may be of interest to you and that we may receive your application, I remain

Yours truly, [150

AUTOMOBILE INSURANCE

Sixty Dictation

182

Dear Sir:

I beg to advise that the automobile insured under your floating policy No. (15) 205,185, has been changed from a limousine to a touringcar body. Kindly accept (30) this as notice that a change has now been made and that your policy continues (45) to cover the motor and limousine body pending instructions from the assured.

Yours very truly, [60

183

Dear Sirs:

We note your remarks concerning the clause covering robes and personal effects, and (15) think you will be interested to know that all the automobile companies here are giving (30) this clause. We were requested yesterday to issue a policy on a 1909 car, and (45) the insured stated that he could get the above clause in any other company in (60) Boston and wishes us to give that protection. The risk comes to us through a (75)

Monday morning

in regard to this

specific (184)

sub-agent

obviating

insurance

central

thereon

in reply to your favor (185)

locomobile

broker who gives us a large amount of business. We should thank you to send (90) us a wire Monday morning at the latest in regard to this clause.

Yours respectfully, [105

184

Dear Sir :

Your remarks of the 1st instant have had our careful attention, and although (15) our instructions to you have been very specific as to the transferring of automobiles from (30) an automobile dealer to the purchaser, in this case we shall not ask you to (45) transfer the policy in question and rewrite for one year, although we feel that your (60) subagent should have had this point drawn particularly to his attention at the time (75) he placed a risk of this character with you, thereby obviating the present difficulty. However, (90) in this instance we shall accede to your request only on the supposition that the amount (105) of insurance is in accordance with the policy issued to the Central Auto Company, and (120) it would be advisable to cancel the dealer's clause which now appears thereon.

Yours truly, [135

185

Dear Sir :

In reply to your favor of the 29th ultimo we beg to say (15) that as the Pope car No. 5580, covered under application dated March 25, has been (30) sold, we shall let the question of premium drop. We must request you, however, kindly (45) to have the premium on the Locomobile car insured for $880, under application dated March (60) 23 and attaching from March 15, increased to $20.

original

neighborhood

underwriting

if it were not

telegraphed (186)

scrutinizing

our competitors

and in this connection

this matter

discretion

insurable

exhibition (187)

Our reason for requesting this increase (75) is owing to the fact that the original value of this car is in the (90) neighborhood of $5,000, and you will see that from an underwriting of 2½% (105) we could not entertain a risk of this kind if it were not because (120) we are receiving at the present time the entire business of this concern.

Yours truly, [135

186

Gentlemen :

When we telegraphed you on the 19th instant that we would not accept the (15) line in question for less than $15 premium we did so with the idea that (30) the car was of the 1906 model, but after scrutinizing the application more closely we (45) found the car to be of the 1908 model and now beg to say that (60) it will be in order for you to write the line for 2½%. We (75) have telegraphed you to that effect this morning.

We note that our competitors are not (90) generally demanding a $15 minimum premium, and in this connection would say that we shall (105) leave this matter to your discretion in cases where the low insurable value would not (120) be the cause of an increased rate. We expect to be able very shortly to advise you of (135) the rates applicable to this business in all its stages. Yours truly, [150

187

Gentlemen :

In reply to your favor dated the 15th instant relative to insuring machines on (15) exhibition at the Automobile Show, we beg to say that it has always been our (30) policy not to insure cars used for exhibition at automobile shows, and we should

deviate

in your city

in so far as the

concerned

quantity

we have told you (188)

motor company

attachment

fire-rate

we think the company

satisfied

prefer (45) not being called upon to deviate from that course. However, if you should find that (60) conditions in your city, in so far as the automobile business is concerned, would demand (75) your covering these risks so as to put you in the position to control a (90) considerable quantity of this business in the future, we think it might be good policy (105) to make an exception.

We shall leave this matter to your discretion and if, after (120) giving the same careful thought, you should find it necessary to cover the risks in (135) question we should expect you to charge the short rate on the building.

Yours truly, [150

188

Gentlemen :

Your letter of the 3d instant was duly received. We have since then been (15) endeavoring to gather particulars regarding the movements of the cars which we insure for these (30) people. We believe we have told you before that your policy covers the Supberba Motor Company (45) and not the New York agency. The chasses are sent from the factory to the (60) Springfield Metal Body Company for attachment of the body, and when the body is attached (75) we add a specific amount to cover that.

The insurance attaches only while the car (90) is away from the factory. Their New York station is located at Nos. 253-257 (105) West 65th Street, and the fire-rate in that location we are unable to give (120) you. We do not know what other information we can get for you. We think (135) the Company should be satisfied with the data you now have on file.

Yours respectfully, [150

Matheson Company (189)

ownership

will brobably

rewritten

in his name

of this information

persuing the

insufficient (190)

financially responsible

garage

189

Gentlemen :

We note your further remarks in regard to amount of insurance on the automobile (15) owned by the Matheson Company. We are having this matter taken up with the assured (30) and trust to be able to arrange in accordance with your wishes without difficulty. Since (45) our last writing the ownership in this machine has been taken over in the name (60) of the person who was agent of the Matheson car, and the policy will probably (75) be rewritten in his name instead of the Matheson Company. He will use the machine (90) for his own private use with a view to selling it when he can do (105) so to advantage. In view of this information I do not see the necessity of (120) pursuing the question further as to the connection of this concern with the Matheson Company (135) of Wilkesbarre, Pa. However, we are endeavoring to secure this information for you.

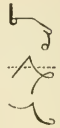
Yours truly, [150

190

Gentlemen :

We note your remarks of the 8th instant regarding application for blanket policy by (15) the Leighton Automobile Co. and regret to say that we cannot quote you any figures (30) as the information given us regarding the proposition is insufficient. We should like to know (45) if we are supposed to cover the cars from the time they leave Turin, Italy, (60) and until delivered to the purchaser in this country, and if the concern in question (75) is financially responsible and will be in a position in event of damage or loss (90) to furnish all the parts for and make the necessary repairs to the machines. We (105) should also like to know how many cars they expect to handle during the year (120) and the fire-rate on the garage in which they expect to store their cars (135).

second-hand (191)
in this matter
it appears


discrepancies
refusal (192)
never been

Upon receipt of this information from you we shall promptly advise you of the conditions (150) and rate under which this proposition or other blanket policy can be written.

Yours truly, [165

191

Dear Sir :

In reply to your favor of the 29th instant we beg to say (15) that the information given us regarding the value and cost of the car in question (30) to the assured second-hand does not agree with that given on the application placed (45) with us last year which stated that the car cost $1,200 second-hand, and an (60) amount of $1,000 insurance was given, which was 80% of the cost of the car (75) to the assured. Now he desires to carry the same amount for another year, and (90) to substantiate the position he takes in this matter he states that the car cost (105) him $1,400 last year and is easily worth $1,200 to-day.

It appears to us (120) in view of the above apparent discrepancies that the assured has given us information that (135) best suited his purposes. Before giving you our final views we should thank you to (150) advise us of the exact facts regarding the purchase price of this car.

Yours truly, [165

Eighty Dictation

192

Gentlemen :

Our Salem agent is much disturbed over our refusal to write this insurance. He has written us to the (20) effect that the car was not insured last year and has never been refused by any company. He has also (40) pointed out that he has personally inspected the risk and knows it to be good in every particular.

this is the same

point of view

moderate

in regard to the matter

must say that we do not (193)

co-insurance

as we do not

co-insurers

This is (60) the same agent who sent us the risk on car owned by Richard A. Eastman, which we declined. He assures (80) us he had no trouble whatever in insuring this machine, and he can place more cars in the same company (100). He insists that if we refuse all of his old cars, he will give the companies that are writing older (120) machines some of his new business. This, of course, is quite natural from his point of view. I think that (140) we really should help him out on this premium and write a moderate amount at the rate he wishes. He (160) gives us a good class of business, and I think that he invariably looks out for the interest of the (180) company.

Will you please favor us with advices in regard to the matter at the earliest possible date?

Respectfully yours, [200

193

Gentlemen:

Referring to policies of Carl P. James and Messrs. Clarke & Bishop, we thank you for your advices of (20) the 16th ultimo to the effect that the flat fire-rate on the garage of the former party is 3% (40) and the latter 3½%, and should thank you to increase the rate on the policies for the above parties (60) to correspond with these figures.

We have noted very carefully your remarks applicable to automobile dealers' cars and must say (80) that we do not agree with you on the 80% co-insurance question, as we do not recall any instance (100) where we have made any of these concerns co-insurers. It is, therefore, quite logical to presume that, if we (120) are giving them 100% protection, we are to get the benefit of the flat fire-rate and not the rate (140) applicable to the 80% co-insurance clause.

As to your remark that the increasing of our rate to correspond with (160) the fire-rate on the garage in which the cars are usually kept will considerably handicap you in procuring this (180) class of business, we are of the opinion that such will be the case to some extent, but at the (200) same time the business lost in this way would only be that of a rather undesirable nature.

Yours very truly, [220

194

Gentlemen :

Referring to Policy 1314, Carl P. James, we note that we must increase the rate on this policy to (20) 3%, this being the flat fire-rate, and same applies to renewal for Policy 1144, Clarke & Bishop, on which (40) you ask us to increase the rate to 3½%, this being the flat fire-rate.

We cannot understand (60) how you take the stand you do regarding these risks, as in both cases, as well as most of the (80) other policies written by us, the cars are insured for their full value. Therefore, the full co-insurance rate would (100) be the fire-rate on the garage, and in all other cases the assured carry at least 80% co-insurance (120) ; so in cases of this kind we should think that the 80% rate should take effect.

If we are (140) obliged to charge these rates on all automobiles kept in garages, it will practically put us out of the chances (160) of obtaining a goodly share of the business in this line, as other companies writing this class of insurance are (180) writing it at 2½% no matter where the machine is kept. We have of late been doing a very (200) nice business in this line and we desire to see it increase, but with this handicap we cannot see how (220) we shall be able to get a fair portion of the business. We wish you would kindly advise us.

Yours truly, [240

Chicago (195)

in a position

not less than

to the contrary

because they do

for sale

salesrooms

substitute

elsewhere

we are pleased (196)

in accordance with the

in reference to

One Hundred Dictation

195

Gentlemen :

We have been approached by a broker who does a very large automobile business with the selling agents in Chicago and is in a (25) position to control not less than ten similar contracts to that which you issued to the Zim-Rock Motor Company. There is just one objection (50) to your form of policy that he makes and that is to the clause reading as follows :

> " This insurance does not cover while in any (75) building or premises owned, operated or controlled, in full or in part, by the assured, notwithstanding anything to the contrary appearing in this policy."

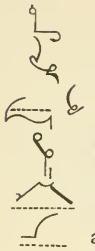
Most (100) of the selling agents here rent the entire building in which they make their sales, and he claims that because they do rent the entire (125) building that they control the premises, so that this clause in your policy does not cover machines which they have for sale at their salesrooms (150). The clause for the most of the selling agents here seems superfluous, and if we can strike this out and substitute some clause which would (175) cover their requirements we could secure at least ten very valuable contracts and very possibly more, which are now being placed elsewhere.

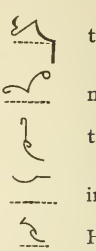
Yours very truly, [200

196

Gentlemen :

We are in receipt of your favor of the 15th instant giving particulars regarding the De Luxe Motor Company, and in view of the (25) favorable nature of same we are pleased to advise that it will be in order for you to accept this business in accordance with the (50) conditions of the form enclosed. In reference to clause 3 in this form, you will observe that it differs





in its construction from the clause (75) in the form submitted by you in so far as the word "new" is concerned. We have eliminated this word and substituted the words "direct (100) from the manufacturers and known as De Luxe 1909 models." This change will broaden the contract so that it will cover new cars as well (125) as those being used for demonstration, etc. The terms of the clause in your form would only cover absolutely new cars and not those that (150) were used for demonstration or in any other way.

Basing our figures on your information and on our experience in this line, we are of (175) the opinion that a minimum premium of $250 is warrantable, and we should request you to make this charge for the contract. We are also (200) making the limit of liability $20,000.

We also call your attention to the fact that this contract requires that the assured must report to (225) us every four months the insured value, date of attachment, and car number of each automobile actually covered under this policy, and the date at (250) which time our liability ceases on each risk.

Yours truly, [260

197

Gentlemen :

You will probably recall that we have had more or less discussion in regard to the transfer of policies for account of the Circle (25) Auto Station Co. Mr. Banford J. Bell, Jr., my Pittsfield agent, has been here to-day, and I discussed with him the advisability of taking our (50) regular open policy for this new concern ; in fact, you some time ago suggested this method of handling this account. These people are the Pittsfield (75) agents for the George N. Pierce Company, Pope Hartford, and the

Berkshire

hydrant

 it is also

 adjusting the matter (198)

Buick Motor Company. This bids fair to be an active account, and you will (100) notice that they handle a fine class of machines. Not only does this account bid fair to be active this year, but by present indication (125) these people are handling more cars than any other agency in Berkshire County, in which they are located.

Their garage is really in two parts (150). The front part, where the stock cars are kept and which would include, of course, the machines which we insure under open policies, is constructed (175) of brick and is one story high with a basement. The back part is a two-story wooden addition to the main garage with fire- (200) doors between the two. On account of the wooden addition, the tariff fire-rate on the garage taken as a whole is 2½% on (225) the building and 3% on the contents. This garage is located on one of the main streets of the city of Pittsfield. There is a (250) hydrant directly in front of the building and it is also located only a short distance from the Central Fire Station of Pittsfield.

Yours truly, [275

FIRE INSURANCE

Sixty Dictation

198

Dear Sir:

In adjusting the matter at time of transfer with Dr. Boyson we find (15) $11.50 due you as allowance for interest on mortgage from July 1 to September 1 (30).

Dr. Boyson holds two policies of insurance: one on the building which we have had (45) changed to cover your interest as owner and the Doctor as mortgagee; the other is (60) on the furniture, horse, wagon, etc., which we shall have endorsed to cover you as (75) owner if you so direct. The value of these policies for the unexpired term is (90) $13.30, leaving $1.94 due Dr. Boyson from you to adjust insurance and interest.

Yours truly, [105

we beg to acknowledge (199)

receiver

Niagara policy

Fire Insurance Exchange

renewal policy (200)

alteration

199

Dear Sir :

We beg to acknowledge the receipt of your check for $145 in payment of the 1901 (15) tax on lots 19 and 20 of block 516, which we have forwarded to the (30) receiver of taxes.

Regarding the increase of premium on Niagara policy No. 2,432,567, insuring the premises (45) 598 Sunnyside Avenue, we may explain that a general increase of rates has been declared (60) by the New York Fire Insurance Exchange. As all of the companies adhere strictly to (75) the rates declared by the Exchange nothing can be done to reduce the premium.

The (90) original policy has been sent to the mortgagees and duplicate policy has been ordered.

Yours truly, [106

Eighty Dictation

200

Dear Sir :

Enclosed please find your renewal policy for three years. The rate you will notice is somewhat higher, but (20) it is the same in all companies at this time. In case you wish to be insured for one year (40) only, the rate will be 28 cents per $100. The policy can be changed any way you desire ; and (60) if you will bring it here, the alteration will be made while you wait.

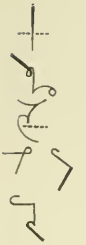
It is always the best plan (80) to pay the premium at the office and have the policy stamped " paid " with the company's stamp. It may be (100) a little inconvenient for you, but you will find it is the safest plan in the end.

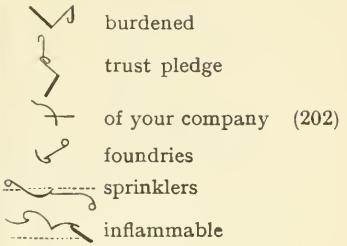
Yours very truly, [120

201

Dear Sir :

Your fire insurance brokers have by a written pledge agreed to support the Fire Insurance Exchange, and by (20) doing so restricted your facilities for procuring insurance in the open market.





Insurance is a commodity which every business man (40) requires, and he is entitled to purchase it on the best terms obtainable. Any combination among brokers and companies which (60) interferes with that right is unlawful and in restraint of trade. Your insurance broker is your agent, so recognized by (80) law and by the provisions of the standard form of insurance policy. By his signing the Exchange pledge he has (100) violated his obligation to you and entered into a conspiracy betraying your confidence.

We are prepared to furnish insurance at (120) rates varying from ten to twenty per cent. less than the existing combination rate. We are not adverse to equitable (140) rates, but are opposed to your being burdened with paying the excessive brokerage allowed by the companies to brokers in (160) return for their trust pledge. We are able to furnish advantageous information and hope to hear from you.

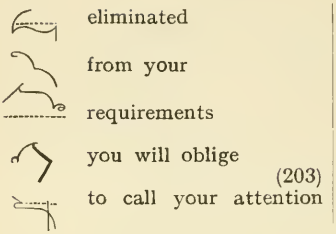
Truly yours, [180

One Hundred Dictation

202

Dear Sir :

At the suggestion of Mr. Young, we write to ask you to send us specifications of the requirements of your company in regard (25) to insurance on manufacturing buildings which consist entirely of foundries and machine-shops. We understand that you require a certain standard of sprinklers in manufacturing (50) establishments devoted to the manufacture of cloth and in the use of any inflammable material, which is not the case in our company.



We have (75) correspondence with the sprinkling-companies, who have advised us that sprinklers would be of little use in our manufacturing establishments, and it occurs to us (100) that you have specifications for similar concerns where sprinklers are eliminated from your requirements. If so, please advise us and you will oblige

Yours truly, [125

203

Dear Sir :

We beg to call your attention to the expiration of your policy No. 1059 in the Globe Insurance Company on the 3d of (25) May.

You will, we think, find it to your advantage to call at our office in relation to this matter.

We are now writing for (50) three of the largest companies doing business in the United States, viz. : Home Insurance Company of New York, Hartford Fire Insurance Company of Hartford, Conn., (75) Imperial Insurance Company of London, England ; and are in a position to write good risks to any amount at the lowest current rates ; and by (100) our prompt and efficient service we shall endeavor to merit and retain your patronage.

If you do not find it convenient to call, kindly send (125) us a postal card and our representative will then call upon you. We shall always be very pleased to do business with you.

Respectfully yours, [150

re-insurance (204)

adhered

departure

to-night (205)

lighterage

we sincerely

MARINE INSURANCE

Sixty Dictation

204

Gentlemen :

Your favor of the 2d instant in reference to the steamer " Cambist " is received (15). We regret that we should not care to incur any liability for general average contribution, (30) on account of loss of deckload on a turret-deck steamer. We think it much (45) wiser for the interested underwriters to stick to their re-insurance contracts as this attitude will (60) tend to eliminate features from present contracts with the assured, the original underwriters not wishing (75) to be without re-insurance. If the terms and rates are not adhered to by the (90) reinsurers, they will be constantly asked by the brokers to grant this and that departure, (105) and this will only tend to produce friction. Kindly write us at once.

Yours truly, [120

205

Gentlemen :

We are enclosing to-night application covering lighterage risk on sugars intended for the (15) steamer " Matapan," an ocean insurance having been placed as advised you in our previous letter (30) in the Federal Insurance Co. at a rate of thirty cents. The enclosed gives the (45) dates on which the sugar was put aboard the lighters. You will find that apparently (60) little of this extended over ten days, and we sincerely trust that you will put (75) this through on the ten-cent basis. There are so many complications that seem to (90) arise in the matter of sugar rates that we should be afraid to go to (105) our people and ask them for an increase on this lighterage rate.

Very truly yours, [120

we have received your favor (206)

New Orleans

sufficient

continuously

cargo (207)

excluding

206

Gentlemen :

We have received your favor regarding the LeMore Co., and have to say (15) that we are not very anxious to retain this business, but we especially wish to (30) be relieved of the shore risk at Mobile and elsewhere. The writer has noticed that (45) staves are stored in large quantities in Mobile, and this policy is especially endorsed to (60) cover the staves from the time of unloading from river conveyances at that port. We (75) presume that at New Orleans the staves do not remain on shore for an indefinite (90) time, but we consider ten days a sufficient length of time to cover this interest (105) while awaiting shipment. We might, however, on receipt of advices that shipments move promptly (120) through your port, cover the staves continuously from interior points on shipments from New Orleans (135). We should not care to give more than ten days' shore cover at Mobile.

Yours truly, [150

207

Gentlemen :

We confirm our telephone conversation with Mr. Carleton in reference to the insuring of (15) this present cargo of molasses by the steamship " Scorpion," subject to English condition terms, and (30) note that you will not consider insurance of any cargo by this vessel under any (45) terms.

We have succeeded in arranging for the insurance of this cargo with another office, (60) subject to the English conditions, and ask you kindly to give us the privilege of (75) excluding this vessel from your open-policy cover. We do this in the hope that (90) better vessels may be obtained and that we may be able to continue your policy (105) in force and that the Cuban lighterage risks as well as the two cargoes of (120) the " Stanley Walton " along the coast may continue to be covered by you.

canceled

can arrange

arrival (208)

Francisco

as we do not

& Co. (209)

has been received

in regard to this

Should you (135) prefer to have this policy canceled, we doubtless can arrange to cover elsewhere.

Yours truly, [150

208

Gentlemen :

We have your telegram advising that you cannot reduce your rate below 40c. and (15) also that you cannot accept lighterage risk unless you insure the cargo through.

We doubt (30) if you properly appreciate what this lighterage risk means. As the sugar is prepared it (45) is sent down by the company's own lighters from day to day pending the arrival (60) of steamer. The lighters are tied up alongside of their wharf and in nowise exposed (75) to the seas or weather. The moment the steamer arrives the lighterage risk under the (90) other policy begins and yours ceases.

We have informed the Francisco Sugar Refining Co. that (105) there would probably be a charge of, say, 10c. for this, not supposing for one (120) moment that you would make objection to the cover. We therefore ask you kindly to (135) reconsider this action, as we do not want to offend our principals.

Yours very truly, [150

Eighty Dictation

209

Gentlemen :

Your favor of the 2d instant dwelling on the contract for Messrs. Armstrong, Smithson & Co. has been received (20), and we regret to note that an unpleasant situation has arisen in regard to this insurance. Messrs. Matthews & Willcox (40) have offered the assured a rate of 82c. against the tariff of 90c. Although neither Matthews & Willcox nor Higgins (60) & Thomas would

demoralize

re-insurers

proportion

uniform (210)

transhipped

immediate attention

become parties to the agreement, still they certainly, in view of their relations with their agents and (80) the agents' underwriters, could not afford to do anything to disrupt the pool. We ask you to acquaint the (100) pool members with the situation and ask them to protest against any further action of this kind. We are convinced that (120) Matthews & Willcox cannot secure the business, and the fact that they are quoting lower rates only tends to demoralize (140) the situation. We do not think the re-insurers should accept their proportion from either of the above firms.

Yours truly, [160

210

Gentlemen :

Kindly give Messrs. Burtis & McKay a copy of the form of policy you use on wild accounts and (20) a complete schedule of your net rates on same, so that they can arrange for the Lloyda policies to be (40) made up absolutely the same, covering their 1/3 interest so that the entire cover will be uniform. Include in your (60) schedule of rates the net rate of 23c. which you made on the shipments of grain from Port Colborne to (80) Montreal, for it looks as if a large quantity of grain would be transhipped from large boats at Port Colborne (100) to smaller ones and sent on to Montreal instead of having this transfer made at Kingston as in former years (120). You will also remember the change in the limit of navigation, which this year runs to midnight of December 10 (140) instead of 6 p. m. In order to avoid any mistake, will you kindly send us a copy of your (160) form of policy and your schedule of rates.

Thanking you for your attention to this matter, we are

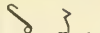
Yours truly, [180

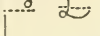
effective (211)

in your favor

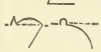
Porto Rico

on our part


balance of the season


take up the matter

tomahawk (212)


how much you were

211

Gentlemen :

We have your favor of the 9th instant and note that the increased rates on rice will be effective (20) beginning with April business for the accounts named in your favor of above date. We also note that you have (40) not advised the Standard Milling Company and the Seaboard Rice Milling Company of the increase. Although we have not the (60) figures before us, we do not remember that the accounts on which the increased rates are effective ship extensively to (80) Porto Rico; the advance therefore, will not help us very much as the bulk of the Porto Rico shipments has (100) been made by the Standard Milling Company and the Seaboard Rice Milling Company. We are fully convinced that the business (120) cannot be replaced at 1/4%, and we do not think there is any moral obligation on our part to (140) continue the policies at the present rate until the end of the present season. We ask you kindly to ascertain (160) and advise us what shipments these concerns have contracted for for the balance of the season and when their season (180) is expected to end.

We shall take up the matter of rate for the business for Galveston Bay.

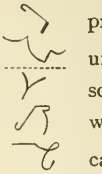
Yours truly, [200

212

Gentlemen :

We have had a long and exacting talk with the owner of the steam yacht "Tomahawk" and explained to (20) him how much you were disinclined to carry out the arrangement which we made with him because of the underwriting (40) outlook, if such policies become in vogue. He could very well have

insisted
Insurance Company
North America
I enclose herewith
observation


prejudicially
unfortunate
so well
we cannot see (213)
cancellation

insisted on my carrying out the original agreement (60) with him, but he was very nice about the whole matter and said he would relieve us entirely, if we (80) wished, and take the policy up with the Insurance Company of North America. He had a sample form which he (100) gave me and which I enclose herewith for your observation.

It is the policy which they are offering to write (120) freely for every one. We have not had a loss or claim in the several years that we have been (140) underwriting this class of business which would effect us prejudicially, if we had written a policy like the North America's (160). I very much wish, therefore, that you would approve my changing the terms of average in this particular case so (180) that the business will not go to the North America. It would be a most unfortunate mistake to show any (200) weakness to this company especially on a line of business which has been doing so well for us.

Respectfully yours, [220

One Hundred Dictation

213

Dear Sir :

We note all you write in connection with the John F. Craig Company, and while we regret as much as you do the (25) condition of affairs we cannot see that we are warranted in going on with the business unless steamers fit to carry the molasses are employed (50). Our experience of the last season and this with steamers apparently unfit for the business compels us to come to the conclusion that in the (75) interest of our underwriters cancellation notice should be given if steamers of the character referred to is used. The steamer in question is twenty-one (100) years old, and it is reasonable to presume she will develop

vicissitudes

by the way

all these circumstances

there is nothing else

(214)

construction company

prosperous

shipyard

builder's risk policy

Galveston

long one

the same condition as the " Standard." The " City of Everett " has been through a (125) number of vicissitudes that would very likely bring about defects that would come to light with a molasses cargo which, by the way, seems to (150) show up whatever is wrong in a vessel.

Under all these circumstances, we cannot see how we can go on with the business, and unless (175) you and Messrs. Craig & Company can devise some means of overcoming the difficulties, you will please give notice of cancelation in accordance with the (200) terms of the policy.

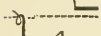
We enclose formal cancelation notice to be delivered, if you decide that there is nothing else to do.

Yours very truly, [225

214

Gentlemen :

In regard to your inquiry re Colony Construction Company, we have to say that these people are located at West Lake, La., and from (25) a personal visit to their yard they seem to be in a prosperous condition and to do good work in their shipyard. At the present (50) time they build particularly barges on which they would like to have a builder's risk policy covering all the customary risks, including delivery trip to (75) points in the Gulf, usually to Galveston, to which point they are sometimes towed. One barge at a time or two together, and possibly two (100) barges might be included in a tow with another loaded barge, although the trip is not a long one and the tugs used are supposed (125) to be able to handle the tow properly. At the present time they have four barges building there for Galveston parties, and frequently they can (150) complete a boat in thirty days, although it may take them sixty days. The value of these


to consider cargo (215)

we do not see

we presume

into an arrangement

protected

at this point

your immediate consideration

so that we may

barges is $3,000 each, and they desire to (175) insure same for the full value, for which they have agreed to pay a rate of 2%. Kindly advise us by return mail whether this (200) risk is acceptable to you and forward copies of the form on which this policy will be issued.

One of the managers of this concern (225) had a very heavy loss once by his vessel being struck by lightning and seriously damaged, although it was not set on fire, and requires (250) our assurance that this risk is protected under our policy.

Yours truly, [260

215

Gentlemen :

We have your wire declining to insure cargo by the steamship " City of Lowell " and your willingness to consider cargo by the steamship " City (25) of Everett " only on condition that Captain Brickley can see her. As the vessel sailed on the 17th instant from Baltimore for Port Tampa, we (50) do not see how it is possible for Brickley to look at her, and unless you have somebody at Port Tampa in whom you have (75) confidence, we presume it will be your wish to decline both vessels.

This brings this business to a point where we do not see that (100) it is possible to continue. These are the only vessels that our friends are able to secure. The molasses is in Cuba and must come (125) forward, and unless you are willing to enter into an arrangement by which this interest can be protected, subject to the terms of your present (150) policy, we do not see any other outcome than that you give us notice of the cancellation of the risk. We are extremely sorry to (175) arrive at this point after a connection of more than 18 years and await with much interest your reply. We ask you kindly to give (200) this your immediate consideration so that we may properly protect the interest of our assured.

your station (216)

last month

which you will please forward

I am very much dissatisfied (217)

cleanliness

short time

100,000 miles

there seems to be

The steamer " Northman " is expected to arrive here any day (225), and the " Lucas " is expected at Havana.

The insurance by both of these boats will be subject to the terms of your present policy; and, (250) in case of bad weather that would indicate opening of seams, we should expect you to protect your assured under the policy.

Yours very truly, [275

RAILROAD

Sixty Dictation

216

Dear Sir:

There is missing from waybills received from your station for last month waybill (15) No. 7, covering a shipment of steel bars from the Pittsburg Steel Co., Pittsburg, consigned (30) to Lancaster. This shipment was made on the 6th of April and should have been (45) reported at once. A claim has been filed for it, and a copy of the (60) missing waybill is urgently needed, which you will please forward together with explanation.

Yours truly, [75

217

Dear Sir:

I am very much dissatisfied with the condition in which I find engine (15) 1,000, especially as far as cleanliness is concerned. This engine has been out of the (30) shop for a comparatively short time, but she looks as if she had been running (45) 100,000 miles. There seems to be no indication whatever that the foreman has been doing (60) more than occasionally wiping the engine off.

slovenly

tolerated

for its condition

systematic (218)

can be done

in this way

capacity

of this kind

started

station agents

general manager

I had to complain to you once or (75) twice before, and I now wish to say emphatically that a change must at once (90) be made. The slovenly way in which this engine has been kept will not be (105) tolerated, and you will be held responsible for its condition. I wish that you would (120) impress upon your foreman the necessity of his doing better in the future in this (135) respect; otherwise I shall take measures to insure an improved condition of things.

Yours truly, [150

Eighty Dictation

218

Dear Sir:

The better loading of freight-cars is being studied in a very systematic way by many railroads, and (20) much attention is given to this question on the larger roads. Before much can be done, however, in this way (40) of improved service it is necessary to know definitely how many cars are loaded to their full capacity, and this (60) information is afterward used as a check on the work.

On the railroad in question a considerable improvement has been (80) shown in the loading of the cars as the result of the officers having each week information of this kind (100) as given by reports started a little over a year ago. A report of the cars loaded and the cars (120) received from connections, with the capacity and weight of the load, is made weekly by all station agents to their (140) division superintendent, and each superintendent then makes a report for his whole division. This is sent to the general manager (160), and he in turn compiles a statement or summary covering the whole system and sends

in this way attention

constantly

investigation

interstate (219)

special rates

please arrange

short-haul

lower than

class-rates

it would be as well

if it is found necessary

we can arrange

by wire

copies of this to all (180) officers concerned. In this way attention is constantly directed to the loading of the cars and a poor showing is (200) made the subject of investigation.

I shall be glad if you will favor me with your views.

Yours very truly, [220

One Hundred Dictation

219

Dear Sir :

We have issued a tariff on hay on a mileage basis to take effect January 1, on State business, and also to cover (25) Interstate business as well. This tariff will take the place of any special rates you have applying to New York, Philadelphia, Harrisburg, and other nearby (50) points. Please arrange to cancel all your special rates on hay, as the new general tariff will cover all your short-haul points on a mileage (75) basis which is slightly lower than our present class-rates. As you may have some points in your present lists not covered in this new (100) tariff, I think it would be as well entirely to destroy all the old rates and apply the new tariff class-rates. If it is (125) found necessary to make any change in these rates or quote a rate to some point not covered, we can arrange this. Please, therefore, arrange (150) to cancel all your old rates and have the new take effect January 1.

Prompt action is necessary as the time is now getting short (175). Please advise us by wire if you will be in a position to start in with the new tariff at the proper time.

Yours truly, [200

en route (220)

you will therefore

in your trade

referring to your waybill (221)

re-rolled

re-arranged

I can arrange

inspected

220

Dear Sir :

At the present time we are very much in need of coal-cars at the mines at our different divisions, and after going (25) carefully into the question, we regret to advise you that we find we have on hand, consigned to you at Philadelphia, 54 cars loaded with (50) coal and nearly as many at other stations in and around Philadelphia, as well as about 50 cars en route to various other points. You (75) will, therefore, see that we have too many of our cars now under load in your trade. Will you not help us to get this (100) coal unloaded at a very early date ; and, after taking the matter up with your consignee, kindly advise us in regard to same, giving as (125) nearly as you possibly can the dates when you will be able to return the cars empty to us, and much oblige ?

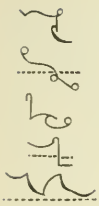
Yours very truly, [150

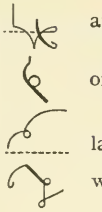
Sixty Dictation

221

Dear Sir :

Referring to your waybill 7 of November, car N. S. (Norfolk Southern) 55 (15), with rolls of cloth consigned to Pittsburg under shippers' local account : On arrival the (30) shipment checked out fifty rolls wet, caused by rain beating in through the door and (45) sides of car. Consignees have placed the damaged rolls in warehouse, and they tell us (60) same will have to be returned to shipper to be re-rolled and re-arranged to reduce (75) the actual damage. Please arrange with shippers to order the mill to return this cloth, (90) and advise by wire when it has been done so that I can arrange to (105) bring back free of freight charges. The car before loading should have been inspected, and (120) I should be glad if you would look into this question immediately. Very truly yours, [135





222

Dear Sir :

I am in receipt of your favor of the 5th instant. My purpose (15) in this matter is to arrange to do away as far as possible with any (30) duplicate movement of freight at points on the road. If we could arrange to have (45) cars loaded at our large terminals and so classified in the make-up of trains that (60) the last car should be the one to be dropped first, it would facilitate the (75) matter in this direction very much.

I wish you would take this question up and (90) go over the matter, which you will readily see is a very intricate one, involving (105) quite a number of details, and at your earliest convenience I shall be glad to (120) have a report from you giving me full views on this subject.

Yours very respectfully, [135

Eighty Dictation

223

Dear Sir :

I have your favor of the 5th instant and beg leave to say that a good deal of (20) the difficulty seems to have arisen from the fact that, instead of saying in my last letter to you that (40) the freight had been placed on the siding ready to unload, it appears I should have said that the freight (60) was at the station and would be placed for unloading as soon as room could be made for it on (80) your siding, but that your siding was so full of cars that I was unable to have the freight placed (100) until some of the cars now there were unloaded and moved. Trusting this explanation will be satisfactory, I am

Yours (120) truly, [121

transportation Co. (224)

disbursement

we trust that you will

bill of lading (225)

and if it is not

224

Dear Sir :

Answering your letter of the 5th instant, we return you enclosed original letter from the L. M. & (20) S. Transportation Co., with duplicate freight-bill, which will show you that charge was made in accordance with contents of (40) letter. Unfortunately we cannot send you the original freight-bill, as we had to use it as cash voucher and (60) to forward it to New York so as to get credit for the disbursement which was made last month. We (80) have no doubt, however, that the enclosure will give you all the information you desire, and we trust that you (100) will at once remit to our main office to cover this charge in New York exchange, as local checks are (120) subject to collection charges in that city.

Yours very truly, [130

One Hundred Dictation

225

Dear Sir :

Your telegram of the 16th instant about bill of lading for steamer "Thomas Jones" received. You say that the lake-rate is two (25) cents per bushel, and we so made our through bill of lading based on this rate ; but the agent at Buffalo says that the copy (50) of the local bill of lading that the captain of the boat showed him gives one and three-quarter cents per bushel as the local lake- (75) rate instead of two cents. Have you made an error in wiring me the local lake-rate ? Please telegraph me how the local bill of (100) lading reads as to the local lake-rate, and if it is not as you gave us in your previous message, then return to me (125) our through bill of lading, as we will have to make out a new one. Please answer as quickly as you possibly can.

Yours truly, [150

referring to the rates which have been (226)

special rates

this week

please acknowledge receipt of this letter

when we may

we enclose (227)

descriptive

absorber

resiliency

226

Dear Sir :

Referring to the rates which are in force for some time from interior points to New York in connection with the steamship lines, (25) we are advised by our Baltimore office that the question has been raised by one of our friends as to the advisability of arranging for (50) a change in these special rates for all territory south and west of Baltimore. If this is done it will only leave the Baltimore rates (75) in force. Please advise by wire whether this proposition would be satisfactory to you. We must know at once in order to make special arrangements (100) for a meeting which must be held this week and at which all roads interested will have to be represented.

If you are not able (125) to answer this question at once, please acknowledge receipt of this letter and inform us when we may expect a definite answer.

Yours very truly, [150

AUTOMOBILES

Sixty Dictation

227

Dear Sir :

Replying to your favor of the 10th instant, we enclose descriptive circular of (15) the equalizing springs for automobiles, costing $50 per set of four springs with all necessary (30) attachments.

We claim this device to be the cheapest, simplest, and most durable shock absorber (45) on the market, absolutely preventing bumping and tossing without destroying the resiliency of the springs (60). It will give us pleasure to send you references.

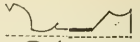
Hoping to receive your valued order, (75) we remain

Yours very respectfully, [80

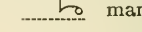
we send herewith (228)

speedometer

heretofore


ironclad guaranty

many times


in addition to your (229)

228

Dear Sir :

We send herewith a booklet which describes in detail our 1908 improved speedometer (15) for automobiles and the greatest speedometer values ever placed on the market.

The coming season (30) will afford the automobile dealers a great opportunity to make their speedometer department the most (45) profitable in their experience. Heretofore speedometers have been a luxury ; now, at $10—the price of (60) our new model, the African—every car may be equipped. This is a truly high-grade (75) instrument, better made and of better materials than any speedometer of any other (90) make, regardless of price. It is backed by our ironclad guaranty, which makes our (105) speedometer the most popular and the quickest seller.

No other speedometer has ever given such great (120) satisfaction or become such a tremendous success. No other sells so readily nor pays you (135) so handsome a profit. You now have every encouragement to promote this department and handle (150) our speedometers exclusively.

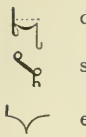
Don't wait for the car owner to come in : go after him, (175) make him want a speedometer. Show him how necessary it is. Point out that on (180) tires alone this instrument will save him many times its cost every season. Book your (195) order now. Yours very truly, [200

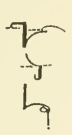
Eighty Dictation

229

Gentlemen :

Have you been considering your clubbing offers for the coming season ? Your subscribers will soon be making up their (20) magazine lists for the winter. Each of them is going to take some other magazine in addition to your publication (40). Certain magazines will secure certain circulation for you, which





otherwise you would not get, and at the same time help (60) you to hold more easily your present circulation.

Are you desirous of increasing your distribution in the automobile field? If (80) so, the ideal publication for clubbing with your magazine is the "Cycle and Automobile Trade Journal," a publication with a (100) distinctive character, one for which there is no substitute, covering one of the greatest industries of the country and dealing (130) with it from every standpoint.

The price is right and will make an attractive offer on a basis very profitable (140) to you because we shall make you a rate of $1 per subscription (regular price $2), as we realize the (160) mutual advantage to be derived. This is a most liberal discount on a high-grade magazine.

The "Cycle and Automobile (180) Trade Journal" has an editorial staff consisting of the best writers on automobile subjects in the country. It is always (200) up to date and fills a real need in its field. Can we not make a deal with you to (220) include the "Cycle and Automobile Trade Journal" in your clubbing offers? We should be pleased to hear from you.

With (240) best wishes for a successful season, we are

Yours truly, [250

One Hundred Dictation

230

Dear Sir:

A man's wife and friends would enjoy riding in a car a great deal more if it did not throw so when it (25) goes over those cross-walks, "thank-you-marms," and rough country roads. When demonstrating your automobile you can take the machine very much faster over (50) these same "thank-you-marms" without jarring the ladies in the tonneau. The same is true of your customer's car.

eliminate

recoil

further attention

who represents (231)

that may be

Would you like to eliminate (75) seventy per cent. of the force of these jars and jolts? You can without injuring the quality of the machine on the smooth roads if (100) you use the anti-jolt device.

Here's the principle: A piston works in a circular cylinder, alternately forcing glycerine through large check-valve and a (125) small needle-valve, so that the glycerine passes through the check-valve without resistance on the downward or compressive motion, and returns to the cylinder (150), allowing free play to the springs; but on the recoil the slightest pressure closes the check-valve, the piston reverses and forces the glycerine through (175) the needle-valve, which is regulated from the outside to the exact pressure required to check the recoil. This brings the car back to its (200) normal position slowly, and, comparatively speaking, without jar or jolt. Once regulated the device requires no further attention. Any blacksmith can apply it. Being filled (225) with glycerine, they lubricate themselves.

The price to you would be as quoted per set of four without the attaching irons. May we send you (250) a set on a "money-back-in-thirty-days" guaranty, or will you not establish credit with us which will insure satisfaction?

Yours very truly, [275

FURNITURE

Sixty Dictation

231

Gentlemen:

We note that you are to occupy offices at 256 Broadway, and we solicit (15) the opportunity of bidding upon your partition work and office furniture. Our Mr. J. E. (30) Dunn, who represents us on the outside, will wait upon you at any time you (45) may desire and will submit sketches of any special work that may be necessary in (60) connection with your

cabinets

further esteemed favor

at your service

at the close (232)

for your consideration

manufacturers

exposition

for some weeks

great pleasure (233)

furnishings. We carry at our sample-rooms at 140 West 23d Street, (75) New York, a complete line of office-desks, chairs, sectional devices, and cabinets, and hope (90) to be favored with a call from you at an early date.

Awaiting your further (105) esteemed favors, we remain always at your service.

Yours truly, [115

232

Dear Sir :

At the close of the old year we address you with the sincerest (15) wishes for the new year, and beg to present for your consideration the enclosed list (30) of manufacturers who will offer for your inspection samples of their spring lines at our (45) fourteenth exposition. Each of these factories has for some weeks been engaged in the preparation (60) of goods that give promise of excelling previous efforts in each instance.

This immense addition (75) to the regular attractiveness of New York as a market, will, we trust, suffice to (90) assure a visit from you during the progress of our Furniture Exposition, which will be (105) open from January 10 to 28, both inclusive. A great exhibition is promised.

Respectfully yours, [120

Eighty Dictation

233

Gentlemen :

It is with great pleasure that we announce to our customers and friends that in order to take better (20) care of our New York trade we have just removed to the large store at

which we are

wholesale prices

telephone numbers

vertical

special attention (234)

please note the many

567 Main Street, where we (40) shall be pleased to have you call and become better acquainted with complete line of card-systems and high-grade (60) office and library furniture which we are offering direct to the user at practically wholesale prices.

Our telephone numbers are (80) 65 and 66 Main.

We have just completed at Rochester, N. Y., the finest and best equipped furniture factory in (100) the world for the manufacture of high-grade office equipment. This includes the well-known Erbe patented sectional bookcase, sectional (120) cabinets, office-desks, card-index systems, vertical files, etc.

Hoping to receive a visit from you, we are

Truly yours, [140

234

Dear Sir :

The prices given in "Holiday Book" herewith enclosed are the average prices for which goods of similar design (20) and equal quality are usually sold at retail. From these prices, however, we quote you a straight 50% discount. Terms, (40) 30 days, net, f. o. b. cars at Rochester, or for remittance with the order we allow a cash concession (60) as per clause No. 9 of "Our Special Prices" (see sheet enclosed).

We call your special attention to our Writing (80) Desk No. 10, as an appropriate Christmas gift and exceptional value for the price asked. At retail a desk of (100) this quality could not be duplicated at less than $30 to $45. Our price is $22.50 net shipped "On Approval" (120), subject to all the privileges of "Our Special Prices."

Orders for Christmas use should be mailed us not later than (140) December 10, earlier if possible.

If interested note the many advantages of the Yawman & Erbe sectional bookcase.

Yours truly, [160

that we shall be compelled (235)

large number

inconvenienced

we are confident

leniency

we are in receipt of your esteemed favor (236)

cabinet system

One Hundred Dictation

235

Gentlemen :

We are writing at this time to advise you that we shall be compelled to make a still further delay in the shipment of (25) your bookcase sections, order for which you placed with us some time ago.

The manufacturers of the trimmings for these cases have failed to fulfil (50) their contract with us, and have thus caused us as well as a large number of our customers considerable annoyance. They now advise that it (75) will be impossible to forward us a supply of these trimmings before the expiration of three weeks. After their receipt it will take about one (100) week longer to place the trimmings upon the case and make same ready for shipment, thereby making the probable date of shipment of your bookcase (125) sections February 26.

We regret to impart such very unfavorable informa tion, but trust you will not be greatly inconvenienced by the delay, and will allow (150) us to retain your order and make shipment at that time. We are confident that we have an article which will more than realize your (175) most sanguine expectations.

Thanking you in advance for your leniency in this matter, and awaiting your early and favorable reply, we remain

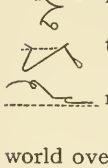
Yours very truly, [200

236

Gentlemen :

We are in receipt of your esteemed favor of the 25th instant, and in reply we enclose you herewith circular describing our new cabinet (25) system for saving postage, to which we call your particular attention.

This cabinet is a new departure in office furniture and one that is attracting (50) the attention of business men the



world over, as is evidenced by the large number of inquiries and orders we are receiving.

The circular gives (75) full particulars of the cabinet system, explains the manner of using, shows where the postage is saved, and gives prices, terms, etc., to which we (100) are pleased to refer you.

We ask that you kindly read the circular carefully, as it contains matter that should be of sufficient importance to (125) you to merit your careful and impartial consideration.

We also call your attention to the swinging typewriter stand, described in the circular, which is, (150) undoubtedly, not only the best, most practical and convenient typewriter device offered for sale, but, when furnished in accordance with our latest special offer, is (175) the cheapest on the market. We are receiving many orders for these stands, and all users speak in the highest praise of them.

Yours truly, [200

CONSTRUCTION

Sixty Dictation

237

Gentlemen :

I should be glad to have you make the figures on a single-track (15) through-plate girder span, 80 ft. long, designed in accordance with Cooper's revised specifications No. (30) 96.

The price to include finishing, erecting, and painting all steel work ; this company to (45) furnish and remove false work, remove present span, and furnish and lay the wooden floor (60).

The height of base of rail to be approximately four feet above the bridge-seat (75). All steel to be the best used for this purpose and well tested.

Yours respectfully, [90

referring to the drawings (238)

overhead

profile

rivet connection (240)

238

Gentlemen :

Referring to the drawings for the West Road overhead bridge, revised sheet No. 3 (15) and sheets Nos. 7 and 8 are approved. We return herewith a copy of sheet (30) No. 6 with further revisions as to strut marked E. S.

It will be necessary (45) to reduce the depth of this angle to avoid interference with the wooden floor-stringers (60).

We enclose herewith a copy of your bill of rates, etc., with corrections noted. If (75) our figures are right please forward two correct copies of this sheet.

Yours very truly, [90

239

Gentlemen :

In reply to your favor of March 1, I beg to say that my (15) remarks concerning the framed bents under your false work at bridge 31 were occasioned by (30) the fact that when I was at this bridge several weeks ago the water was (45) then ten or twelve feet deep in the center of the stream ; and the profile (60) of the bottom is rough and uneven. For that reason I thought you would probably (75) have difficulty in getting your framed bents down to a firm seat.

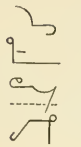
Yours very truly, [90

Eighty Dictation

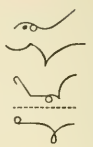
240

Gentlemen :

The detail drawings for bridge No. 48, L. & S. Division, have been examined and found satisfactory with the (20) exception that the stiffener angles next to stiffeners 57 should be left loose to be driven into the field to (40) admit of the rivet connection gusset to 57 and 58 being driven in during erection.


erection
structure
square inch (241)
we acknowledge receipt

(242)


masonry
in your letter
approximately
scarcely

Will you please hurry this (60) bridge, as we understand it is being neglected. We do not want it to drag and the work of erection (80) to be done during the winter months.

Please advise when you will be ready to erect this structure. Yours truly, [100

241

Gentlemen :

The detail drawings for bridge No. 71 have been examined and found correct. You may now go ahead with (20) the work.

In regard to unit stress of 12,000 pounds per square inch, we may state that the custom is (40) to use 13,000 pounds per square inch for medium steel.

Since tough open-hearth steel stands much greater impact (60) than the medium steel, it is considered good practise to use a stress of 12,000 pounds per square inch (80).

In regard to bridge No. 6, please send plan for approval before work is put into the shop.

Yours truly, [100

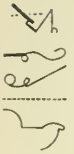
One Hundred Dictation

242

Gentlemen :

We acknowledge receipt this morning of masonry for bridges Nos. 6 and 7 mentioned in your letter of November 17. As you know, we (25) received the past few days plans for bridges Nos. 5 and 10.

This entire lot of bridges will weigh approximately 900,000 pounds, so you (50) can see that we have scarcely one-half of the whole order of 1,000 tons. Kindly take up the question of the remaining bridges that (75) come under this order.


to be able to write you
examination
as soon as we are
workmanship (243)

first-class
narrow gage
under separate cover
intended
equivalent

We hope to be able to write you to-morrow when we shall have the plans for bridges 1, 5, and 10 (100) ready for the examination and approval of Mr. Brown, who, we understood over the 'phone from your office to-day, will come as soon as we (125) are ready. We cannot to-day tell when we expect to ship, but shall be able to advise you within a day or two.

Yours truly, [150

243

Dear Sir:

In answer to your valued letters of the 25th ultimo and the 19th instant respectively, we beg to say that we will furnish (25) and deliver alongside vessel, New York, all metal work for one single-track deck-plate girder span, 20 meters clear length, for Nine Hundred and (50) Sixty-eight Dollars ($968.00), and will furnish all metal work for one single-track, deck-plate girder span, 10 meters in length, for Three Hundred (75) and Twenty-two Dollars, ($322.00) alongside vessel, New York.

These spans will be designed to carry a standard-gage road with 45-ton engines (100), followed by 20-ton cars, as called for by you; the workmanship and material to be in accordance with our standard specifications, and to be (125) first-class in every particular.

We understand from your second letter that the loading remains the same, but the bridges are to be for a standard (150) instead of a narrow-gage road.

We send you under separate cover copy of our standard specifications and a blue-print of a design which, (175) while not intended to show exactly the bridges we should furnish, represent similar structures and give you on essential points equivalent information.

Very truly yours, [200

manure salt (244)
donate (245)

fertilizing (246)
varnish (247)

DRUGS

Sixty Dictation

244

Dear Sir :

Your letter of the 30th is received regarding the damaged potash salts shipped (15) per s.s. "Belfast," and we thank you for the offer you have made us on (30) the 84 bags of sulphate and 51 bags of double manure salt..

We (45) are glad to accept it and shall bill the goods to you accordingly. Yours truly, [60

245

Dear Sir :

Your letter of the 30th is received and noted, and we have credited (15) you with the two bags of muriate of potash.

If any member of your firm (30) has a farm and will apply the sulphate of potash to the soil it will (45) give great results, and we shall be glad to donate it to him.

Yours truly, [60

246

Dear Sir :

Your letter of the 31st received enclosing contract for the 118 (15) tons of sulphate of ammonia, and we note the change you have made.

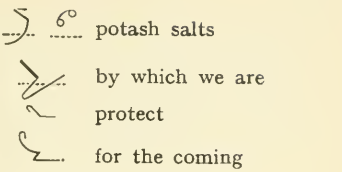
We note (30) that on account of contract you would like the load of dry grape pomace delivered (45) to the Williams & Clark Fertilizing Works and we shall so arrange it.

Yours truly, [60

247

Dear Sir :

We are furnishing Harral's Olive Oil Soft Soap, which can be used on (15) all parts of your machine without any injurious effect on the varnish. It is a (30) perfectly neutral soap, is very



economical, and will give results that no other soap can (45) approach.

We have perfected this soap after considerable time and many tests. It is sold (60) in cans, kegs or barrels.

Trusting you may forward an order, we remain

Very respectfully, [75

248

Dear Sir :

Confidentially, we think that the syndicate may waive their original condition not to (15) permit the agents to sell to fertilizer manufacturers who have bought goods from the outside (30) mines, and make the discount to them, provided they will make a five years' contract (45) with the syndicate for all their needful requirements during that time outside of what they (60) have already purchased.

We write to know if we may book your order.

Yours truly, [75

Eighty Dictation

249

Dear Sir :

Your letter of the 30th ultimo is received and carefully noted. We had very strict orders from the (20) Syndicate by cable a few days ago not to sell at a discount to any manufacturer of potash salts who (40) had purchased goods from the outside mine ; but, very confidentially, we have since brought about an arrangement by which we (60) are quite certain that we shall be able to protect you so that you will get the discount.

Please state (80) quantities of each kind of salt for which you would like to contract for the coming five years.

Yours truly, [100

superiority (250)
in quantity
per cent. discount
for we save you (251)

coerce
naphtha soap (252)
to consider as soon as possible

250

Gentlemen :

Will you kindly let us know if the samples of Larkin Soaps sent you some time ago proved satisfactory (20) ? May we soon be favored with your order ?

We should like to number you among our customers. The superiority of (40) the Larkin Soaps is apparent to all users, and satisfaction is always guaranteed.

You will find that purchasing in quantity (60) direct from us at manufacturers' prices means a considerable saving, as all good soaps improve with age. We allow a (80) ten per cent. discount on orders amounting to not less than $10.

We shall appreciate a reply.

Yours respectfully, [100

251

Dear Sir :

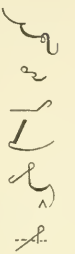
An elegant three-piece court plaster, put up in a neat, attractive gross box, is what we offer (20) you at 55 cents per gross, f. o. b. Reading. You have been buying these goods from other plaster concerns (40) for years. Did they ever make you such a price ? Do not wait for our travelers to visit you : none (60) are coming, for we save you their expenses ; and if the goods are not exactly as represented send them back, (80) the quicker the better. We will not try to coerce you one bit. You of course remember the man who (100) tried to sell the sovereigns on London Bridge. Truly yours, [110

One Hundred Dictation

252

Dear Sir :

We enclose a proposition relative to Naphtha Soap, which we should like you to consider as soon as possible, advising



us promptly of (25) your decision. At present we are engaged in costly work in this territory on behalf of P. & G. Naphtha Soap, and it is of (50) the greatest importance that the trade should have the brand in stock to meet the numerous daily demands on retail grocers as the result of (75) house-to-house canvass and demonstrations by our special advertising crew.

Should the accompanying proposal be acceptable to you, please sign your firm name in (100) the space provided for it and return the pink slip to this office, retaining the white slip for your file. In event of your declining, (125) kindly return both slips. Please note that in lots of five boxes we make free delivery from our own stock for your account.

Yours truly, [150

ELECTRICAL

Sixty Dictation

253

Dear Sir :

When I saw you some time ago you asked for a second-hand (15) direct current generator.

I beg to advise that I am now in position to secure (30) for a 125-volt, compound Westinghouse generator, in first-class condition and complete with (45) pulley, slide rails and field rheostat which has been in operation about three months and (60) is practically as good as new. This machine I can secure for you f. o. (75) b. cars Chicago for $150 provided you let me know without delay.

Very truly yours, [90

manufacturing company (254)

you may also

prohibited (255)

extraordinary

electrical

inspector

ordinary rates

Dunsmore

secretary

we have yours (256)

254

Dear Sir :

Mr. Thompson of the Baker Manufacturing Company is thinking of selling a little (15) power to a few of his more wealthy neighbors, and after taking the matter up (30) with him he advised using two 12 KW. 125 or 250 volt generators in series (45).

Kindly let me know by return mail what will be the lowest figure I can (60) quote Mr. Thompson on these generators. You may also quote on two 15 KW. generators (75) in case I find they will be required.

Awaiting your reply, I am

Yours respectfully, [90

255

Dear Sir :

Re risk No. 115½—Sheet 19—Block 212 : The use of trolley (15) current for light or power is practically prohibited except when installed under special rules requiring (30) extraordinary precautions.

If the assured will do the work under the direction of Mr. Dunsmore, (45) electrical inspector of Port Huron, Mich., and conform strictly to his ruling, the risk will (60) be accepted at ordinary rates.

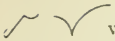
It will be necessary, however, to obtain a certificate of (75) approval from Inspector Dunsmore ; the same to be forwarded to Secretary Clarkson.

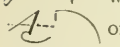
Yours very truly, [90

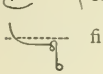
256

Dear Sirs :

We have yours of the 10th instant requesting that we hurry delivery of (15) the material on this order.


we note your letter


original order


fixtures (257)

earliest possible

to your request (258)

transformers

We note your letter of the 10th mentions item of (30) 55 ft. R. Co. wire and 500 ft. 1/4″ circular loom. These things do not (45) appear to be included on the original order, but unless we hear from you to (60) the contrary by return mail, we shall add them to the order, and also change (75) the item of the wire to read 65 ft., the original order only calling for (90) 50 ft. of this size.

We shall ship order as soon as possible.

Yours truly, [105

257

Dear Sir :

Answering your card in which you request that we send you a catalogue (15) and all other information regarding our gas, electric, and combination fixtures, we most respectfully ask (30) that you call at our salesrooms located at 88-92 West Euclid Avenue, where we (45) shall be pleased to show you the finest line of fixtures carried by any other (60) wholesale house in this city.

We have several catalogues that we furnish to the plumbing (75) and electrical trades outside of this city, but we hardly think these would be of (90) any assistance to you.

Thanking you for the inquiry, and hoping to be favored with (105) a call from you at the earliest possible date, we beg to remain

Yours respectfully, [120

258

Dear Sir :

Agreeable to your request we are enclosing circulars covering our line of small (15) capacity transformers.

Each transformer is furnished with five pairs of flexible leads, equipped with plug (30) contacts on one end and brass terminals on the other, suitable for all necessary connections (45.)

insulating

Junior

ringer

artistic (259)

wonderful

by this department (260)

The transformer is enclosed in a steel case and immersed in an insulating compound. Each (60) transformer is equipped with a plug and eight feet of flexible cord, so that it (75) may be attached to any lamp socket.

There is a discount of 10%, with an (90) additional cash discount of 5% on all transformers with the exception of the Junior bell (105) ringer. The only discount on this latter transformer is 5% for cash.

Very truly yours, [120

259

Dear Sir :

You are hereby respectfully invited to call at our Exposition rooms at 258 (15) Broadway to view and have explained to you the wonders of the " Keyless Clock," and (30) many of the ingenious, practical, and artistic little electrical devices for personal use and home (45) adornment. During the holiday weeks these Exposition rooms will be open until the midnight hour (60). As you will be interested in the most up-to-date appliances to make life (75) more convenient and home more pleasant, we feel sure that a visit will fully repay (90) you.

Of these appliances and novelties on exhibition single ones may be ordered ; but in (105) coming you need not feel that you are expected to purchase. Your presence will be (120) quite sufficient reward for the time taken in showing and explaining to you these wonderful (135) Twentieth Century contrivances. Respectfully yours, [140

Eighty Dictation

260

Dear Sir :

Your letter of the 15th instant addressed to Mr. McEldowney has, in his absence on a vacation, been (20) opened by this department, and we note therein your reference to the

Normandy

furniture company

to quote (261)

in less than

receptacles

economically as possible (262)

requirements of Mr. Waters of the Normandy Hotel, (40) and also the requirements of the Empire Furniture Company.

We do not appear to have given the latter company any (60) quotations recently, and suggest that you should have to follow them up, submitting such quotations as you may deem necessary (80). If there are any quotations you would care for from us in connection with either of the propositions, we shall (100) be pleased to comply with such requests as you may make regarding same. Let us hear from you.

Yours truly, [120

261

Dear Sir :

We are mailing under separate cover a copy of a new catalogue on Condulets. We are carrying in (20) stock in $\frac{1}{2}''$ sizes only a complete line of the following types : A, B, C, D, and E. All styles (40) not carried in stock can be shipped promptly from factory.

We are pleased to quote you a discount of 50% (60) from this catalogue when purchased in less than standard package quantity, and 50 and 10% in standard package.

The above (80) discounts will include all sockets, receptacles, rosettes, plug cutouts, and mica cap fuses.

We shall be very glad to receive (100) your inquiries and assure you of prompt attention to your orders.

Thanking you for past favors, we are

Yours truly, [120

262

Dear Sir :

Friction tape is something that you, no doubt, use constantly and try to buy as economically as possible (20).

yardage

higher than

deficient

resistance

best prices

for the pleasure

Elite storage battery

(263)

electric lighting outfit

internal

short-circuiting

Yardage should be given consideration as well as the friction quality. The yardage of our tape runs higher than that (40) of most other makes.

In purchasing tapes for insulating purposes some buyers overlook the important feature of insulating power, and (60) they select a tape that is heavy and sticky but that may be deficient in this essential quality. Our friction (80) is carefully compounded and by special process is thoroughly worked into the fabric, thus giving the tape great resistance to (100) heat and high insulating power.

If you are interested kindly return the enclosed blank and we shall take pleasure in (120) sending you samples and quoting our best prices.

Thanking you for the pleasure of a reply, we are

Yours truly, [140

263

Gentlemen :

That you may know more of the Elite Storage Battery I am forwarding you by this mail a copy (20) of our catalogue as well as a circular illustrating our Electric Lighting outfit.

The Elite Storage Battery is made in (40) a special molded glass jar, packed in a portable wooden case having locked corners and inserted bottom.

In the Elite (60) Storage Battery internal short-circuiting is impossible because the positive plates are covered with our special process insulation and all (80) connectors are covered with a rubber gasket which prevents corroding of the terminals.

prepaid

old style (264)

cumbersome

mechanically

The Elite is a 6-volt 60 (100) ampere battery having seven plates to a cell. The retail price of the battery is $15, transportation charges prepaid.

Read (120) the circulars carefully; and, if you are interested in our Electric Lighting Outfit we shall be pleased to furnish you (140) details.

Trusting to hear from you, we are

Yours respectfully, [150

264

Dear Madam:

Your favor of the 25th instant received. We enclose circular showing our new electric portable Hair Dryer which (20) has many advantages over the old style, cumbersome dryers, among them being lightness, weighing only 3¼ pounds, portable, powerful, (40) and durable. It is beautiful in design, finished in highly polished japan, which gives it a neat attractive appearance. It (60) is guaranteed to be mechanically and electrically perfect in construction and will operate on any lighting circuit.

It is absolutely (80) the only hair dryer on the market, operated by a single switch from which it is possible to obtain both (100) hot and cold breeze. The retail price of this instrument is $25, and we are pleased to quote you 10% (120) cash discount.

We should be pleased to have you call at our office; or, if you wish, upon request, we (140) shall send our representative to your home to demonstrate the instrument. We shall also be pleased to allow you a (160) reasonable length of trial time. That would enable you to examine and thoroughly test this instrument before purchasing. Yours truly, [180

265

Dear Sir:

Your letter asking for full information regarding our electric steam boilers was received this morning. It affords

great pleasure (265)

advantageous

evaporated

unexcelled

correctly (266)

irons

me (20) great pleasure to furnish you the information solicited. I am sending you under separate cover by same mail as this (40), a copy of our complete catalogue, and I trust you will give it careful reading. I desire to request (60) your special attention to pages 77-94.

When a small quantity of steam is required it is often advantageous to (80) employ an electrically heated steam boiler, thus avoiding the expense of a fireman and the heat and annoyance of gas (100) or oil burners. We are making a specialty of electric steam boilers of any desired capacity or pressure. They are (120) equipped with steam and water-gages, safety-valve, feed, blow-off, and steam connection, as usual in standard boiler practise (140). The electric heat is generated inside the boiler, so that none is wasted, and is subject to control by means (160) of regulated switches. The consumption of current is at the rate of about 350 watts per pound of water evaporated (180) per hour.

For convenience, economy, and general satisfaction I am sure my electric steam boilers are unexcelled.

Very truly yours, [200

One Hundred Dictation

266

Gentlemen :

We are advised that you are the proprietors of the leading tailor shop in your city. If we are correctly advised and you are (25) not already satisfactorily equipped with electric irons, I know you will be pleased to read carefully the catalogue that we are sending to you by (50) same mail as this.

In the manufacture of fine clothing the electric tailor's goose is a most useful factor. As you know, the use of, (75) an electric iron reduces the liability to injury from soot. An important feature of our electric irons is the automatic

regulator which prevents the excessive (100) heating of the iron when left idle with the current on ; this, of course, reduces the cost of operation by reducing the current supply when (125) on the stand. The net saving is from 20 to 30% of the amount of current required for irons that are operated without our automatic (150) regulator. The principal injury to irons is due to overheating. With the automatic regulator this is prevented.

We hope we have interested you.

Yours truly, [175

267

Dear Sir :

In reply to your favor we may say that our reflectors are thoroughly first-class, guaranteed exactly as represented and give a fine, (25) even light. They are all manufactured under the Frink patents and are fully protected by them.

Prices include wiring of fixtures ready for use, but (50) not sockets or lamps, except window and case reflector, on which wiring is extra twelve cents per running foot. Keyless sockets attached at eighteen and (75) key at nineteen cents each net extra.

In order to induce you to make a special effort to introduce our reflectors in your city, we (100) shall place your name on our preferred list and allow you an extra 10% on shades, clusters, and window reflectors for export.

We enclose herewith (125) one of our booklets, by which you will see that our window, show-case, and cluster reflectors are used by the majority of the largest (150) stores in the country.

We hope this will result in your sending us some orders. Any further information will gladly be given.

Yours very truly, [175

radiators (268)

tells me

advisability

I believe you will find

continuous

ideal

vitiation

objectionable

vibrator (269)

268

Dear Sir :

I have just learned through our Mr. Bonner of your interest in Electric Radiators. Mr. Bonner tells me that you are considering the (25) advisability of equipping your summer cottage with Electric Radiators.

That you may have detailed information regarding our Electric Radiators, I am now sending you a (50) copy of our latest catalogue and a booklet. I believe you will find in the booklet much that will be of interest to you.

The (75) Electric Radiator has a wide field of usefulness, although it is not commercially practicable to heat residences or very large buildings except in rare cases (100) of very low cost for current. While for continuous service the operating is too high under most conditions for occasional demand, yet they are economical (125) and supply heat in an ideal manner. When in operation all the electricity supplied is converted into heat, whether operating at full capacity or less (150). The control is simple, and the supply can be varied to meet demands. There being no combustion there is no vitiation of the air, and (175) of course there is no noise, dirt, or other objectionable features.

We hope to secure your order for Electric Radiators for your cottage.

Yours truly, [200

269

Dear Sir :

We have your valued inquiry of the 18th instant and enclose circular illustrating our new improved Modern Lever Vibrator and Elite Hair Dryer (25).

all over the world

it is considered

mechanical

vibratory

luxury

and trust that you will find (270)

flasher

we are not able to

You will notice by our printing that we are the manufacturers of the famous Elite Vibrator, known all over the world and adopted by the (50) medical profession as the standard physicians' instrument. The Elite Vibrator being sold exclusively to physicians, we soon realized the necessity of a lighter, smaller instrument (75) for general home use. The Modern is our latest electrical triumph. It is built along lines similar to the Elite machine, but weighs only 2½ (100) lbs. It is considered an ideal instrument for general use, as it is light, quickly regulated, gives any degree of vibration desired, and upon the (125) heaviest stroke there is absolutely no vibration in the handle.

Mechanical vibratory stimulation is no longer considered a luxury, but has proved itself to be (150) an almost absolute necessity, as it affords an ever ready and reliable means of relief from many common diseases.

The retail price of the instrument (175) is $30 less 10% cash discount. We guarantee the machine absolutely perfect in every respect.

We hope to hear from you again.

Very truly yours, [200

270

Dear Sir :

Replying to your favor of the 19th instant, we are sending you our printed matter under separate cover by mail and trust that (25) you will find therein the desired information.

As your letter does not state the specific purpose for which you intend to use the flasher, we (50) are not able to give you the detailed information we should like to, but beg to call your attention to the fact that the Carbon (75) type flasher is used for heavy loads of from 15 to 200 amperes per circuit and the Single Pole type is used for circuits of (100) 10 amperes or less.

on the contrary

other than the

we have your favor (271)

acknowledgment

we will arrange

victor (272)

These flashers must not be confused with the many cheap, metal break flashers now on the market, but on the contrary (125) they are strictly high grade only and the kind that never give trouble or tie up your accounts. They are of the double-break type (150); that is, the arc incidental to the break is taken upon an auxiliary contact other than the one that carries the load and their life (175) seems almost eternal. The sizes listed are carried in stock ready for immediate shipment, and we beg to quote you a discount of 20% from (200) the printed prices of flashers and 10% from the prices of motors.

Trusting that we may hear from you in the near future.

Yours truly, [225

STEAM FITTING

Sixty Dictation

271

Gentlemen:

We have your favor of the 25th instant and now attach acknowledgment covering same (15). On looking up our files we find that your booked order calls for a No. (30) 14 Economy warm-air furnace; and we have, therefore, changed your order so as to (45) cover a heater of this description and trust this will be satisfactory.

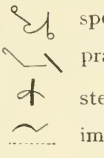
We thank you (60) for this business, and we shall arrange for shipment to go forward immediately.

Yours truly, [75

272

Gentlemen:

We have your favor of the 13th, and as requested will arrange to forward (15) immediately another Victor grate and shaker. In explanation of our including two grates only on (30)



recent shipment, we should state that we were under the impression that you were having (45) trouble with two furnaces only, and made shipment accordingly.

Mr. Clemens will be in your (60) city this week, and we trust you may succeed in booking valuable orders.

Yours truly, [75

273

Dear Sir :

Replying to your favor of the 8th instant re the damper in collar (15) for a No. 9a Daisy Boiler, we have to say that our letter of the (30) 7th gave you the dimensions of the nearest size we have to the dimensions given (45) by you. On receipt of your communication we called up the agents for the Daisy (60) Boilers in this city, and they inform us that they never made, and cannot therefore (75) supply, a damper such as you desire for a No. 9a Daisy. Regretting that our (90) answer is not more satisfactory, we remain

Yours very truly, [100

274

Gentlemen :

Just a few words about The Kieley Steam Specialities. All our specialities offered to (15) the trade are the products of both professional and practical engineering skill. They represent years (30) of study, invention, and experiment ; and the practicability of each device has been fully demonstrated (45) by years of successful operation under all conditions of service.

A special knowledge in our (60) Steam Department, involving the manufacture and the practical handling of regulating and economic steam specialties (75) for over thirty consecutive years, places us in a position to impart intelligent information

this subject
mechanics
efficiency
infallible
reliability

in the way of
expelled (275)
vaporizes
corrugation
waterways

upon (90) this subject. Every condition has its recognized standard of value. In mechanics the elements of (105) simplicity and efficiency combine to constitute such infallible test of worth. Simplicity is at once (120) recognized in our manufactures, which close regulation and absolute general reliability make for efficiency.

The (135) advantages resulting from the use of our appliances are mainly in protection to life and (150) property, higher efficiencies obtained, and steam economies. It does not take very much in the (165) way of continuous and daily saving of fuel or in repairs to aggregate more than (180) their cost, making them an exceptionally good investment.

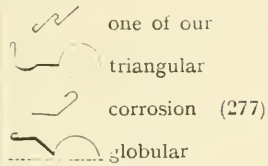
You buy these goods. We sell them (195). Write us for quotations. Orders receive prompt attention and are executed with despatch.

Yours truly, [210

275

Gentlemen :

Regarding your inquiry about our new Automatic Air Valves will state that the principle (15) of construction is such that all the air is expelled from the radiator, or coil, (30) without loss of steam or water. The float contains a liquid extremely sensitive to heat (45), which vaporizes at 151 degrees, expanding the corrugation top and bottom and closing the (60) valve against loss of steam. The float being lighter than water and sealed gives perfect (75) flotation. All parts are cast solid and finished on a lathe, which insures free waterways (90) for steam and water. We guarantee this valve in every respect. It is threaded for (105) either one-eighth or one-quarter-inch pipe.



We shall be glad to answer any (120) further question bearing on this subject to the best of our ability.

As discounts vary (135) from time to time, we have not quoted them in our catalogue, but shall take (150) pleasure in forwarding prices and discounts if requested.

Trusting the above information will prove satisfactory (165), we are Yours very truly, [170

Eighty Dictation

276

Dear Sir :

Your order for the Round Boiler received. If this is to be used in a brooder-house, as (20) you say, then this boiler is entirely too large. What you want is one of our Junior Tank Heaters. They (40) are cast in one piece above the base like our regular round boilers, and, excepting the omission of the arms, (60) they are constructed on practically the same lines and bear the same good name for their quick returns and economy (80) of fuel. They have a deep firepot and are furnished with our regular triangular grates.

Wire us if you want (100) us to ship you one of our Juniors. Yours respectfully, [110

277

Dear Sir :

Your order for valves received. Why not use our new-style valve instead of the old ? In the (20) old-style hot-water valve with straight body and straight shell, any corrosion would result in the sticking of the (40) shell to such an extent as at times to make it practically impossible to open or close the valve. The (60) globular form of the body of this new valve assists in doing

conical

by express (278)

was sometimes

defective (279)

away with the sticking on the shell for (80) the reason that it brings only a small portion of the shell in contact with the body at the top (100) and bottom and at a narrow vertical strip on either side where a gate is formed for closing the waterway (120). In the adoption of the conical or tapering shell the natural pressure which one exerts upon opening or closing the (140) valve will force the shell away from the seat without any danger of twisting or breaking the stem, as was (160) sometimes the case in the old-style construction, and for various reasons altogether better and stronger.

We are sending you (180) one of these new-style valves for your inspection, feeling confident that you will change your order.

Yours very truly, [200

278

Gentlemen :

We have to acknowledge receipt of your favor of the 14th, and beg to say in reply that the (20) main reason we wrote you the other day was that we were not sure as to just what size plugs (40) and nipples you required. Your letter did not state whether you required these for two or four-loop radiation. On (60) all our four-loop radiation we have used $1\frac{1}{2}''$ plugs and $1\frac{1}{2}''$ nipples. On the two and three-(80) loop radiation we are using $2''$ nipples. We shall send a plug wrench and nipples by express to-day. Respectfully yours, [100

279

Dear Sir :

Replying to your favor of the 26th in reference to defective $4\frac{1}{2}$ Bath Cock, we regret that (20) any of our goods should prove defective, but as you know, things will slip out sometimes. However, we shall send (40) a complete $4\frac{1}{2}$ Double Bath Cock with the lot of goods going to you, without charge,

heater (280)

Radiator Co.

we cannot say

as soon as we have

Oxford Boiler (281)

as we have had

and trust that (60) this will be satisfactory. If you will kindly give the defective one to Mr. Allen sometime he will bring it (80) home.

Thanking you for past favors and hoping to be favored with a continuance of same, we remain

Yours truly, [100

280

Gentlemen :

Your favor of the 26th instant duly received, and in reply would state that we make no special heater (20) for the square boilers, but we have placed the order with the American Radiator Co. and have asked them to (40) send you a special heater. Whether they make one or not we cannot say until we get their reply, but (60) if they do not, then you will have to put in a pipe coil yourselves such as you refer (80) to. However, we shall advise you fully as soon as we have received a reply from our friends.

Yours truly, [100

One Hundred Dictation

281

Gentlemen :

We acknowledge your communication of the 19th instant re the rubber gaskets for the 404 Oxford Boiler and certainly regret that you should have (25) had so much trouble and loss of time owing to, as you claim, defective gaskets. It seems unfortunate that you should have had so many (50) sets that have been defective as we have had no complaints from other patrons, showing conclusively that all of this batch of gaskets are not (75) defective. We have made a strong complaint

(282)

to the manufacturer, and we believe have in the last lot secured a very much superior gasket and (100) do not expect to be annoyed with such occurrences in the future. We shall credit our charge of October 24, but it will not be (125) advisable for you to return this last set. Thanking you, we are

Yours very truly, [140

282

Gentlemen :

Your letter asking for information received. What you need is a damper regulator. This controls the movement of the dampers in connection with boilers (25) according to the rise and fall of steam pressures. It will control one or more dampers either singly or in battery formation, the largest equally (50) as well as the smallest, thereby obtaining and maintaining a constant uniform and invariable steam pressure on boilers, followed by making it possible to effect (75) a very large saving in fuel consumption, repairs to boilers, and boiler furnaces, and secure the many other desirable results which follow carrying a uniform (100) steam pressure.

This regulator possesses many unique and advanced features of construction that make it sensitive to a degree, positive and accurate in operation, and (125) economical in maintenance.

The charge for this Regulator is $150. This amount can be saved in a few months by using the Regulator. If you (150) will call in and see us when in this neighborhood, we will show you the working of it.

Yours truly, [170

283

Dear Sir :

Your valued order of the 29th ultimo received, but you neglect to state what kind of covering you require.

Shall we send you (25) our common brand of covering, which is constructed of successive layers of plain corrugated

vibration (283)

indestructible

instructions (284)

into consideration

horizontal

foundation

it will be well

asbestos paper and is an improvement upon the ordinary air-cell (50) covering, because the corrugation runs around the pipe instead of lengthwise and effectually blocks out circulation, or shall we send our special brand ? This, because (75) of its fibrous nature, is not affected by vibration, expansion, or contraction of pipes. Being composed entirely of pure asbestos, it is not injured by (100) moisture and is practically indestructible.

The latter covering costs considerably more than the former but will outlast it tenfold.

As soon as you notify us (125) which kind you want we shall ship immediately.

Yours truly, [135

284

Dear Sir :

Answering yours of recent date, we find that you do not carry out our instructions fully. You have too small a chimney flue (25) to insure a good and constant draft. You place your heater too far away from the flue. You must take this into consideration, as long (50) stretches of horizontal smoke-pipe must be avoided. We advise locating the heaters as close to the chimney as possible. Have you got a good, (75) solid, and level foundation for the heater to stand on ? If the cellar floor is concrete no other foundation is necessary. If not, put one (100) or two courses of brick in cement ground for a suitable foundation. As you state you have trouble in putting the different sections together, it (125) will be well to keep this in mind. Sections as they leave the factory are numbered consecutively from the front to back.

Trusting you will (150) have no difficulty in the matter, we are

Yours truly. [160

I have your kind (285)
in proportion
higher than
Clarksburg (286)

evidence
McTaggart
anchor arm (287)
maximum

STEEL CONSTRUCTION

Sixty Dictation

285

Dear Sir :

I have your kind letter of August 6, in reference to increase of (15) section of members T L C and T O O and T B O and (30) X O O " for combination of stresses due to dead load plus 1½ live (45) load plus wind.

I shall gladly comply with your request and shall also apply the (60) same combination to all other members to satisfy myself that the unit stresses are in (75) proportion not any higher than those on the two above mentioned.

Yours very truly, [90

286

Dear Sir :

Mr. Bacon has just called me up on the telephone from the bridge (15) and states that he has received a message from Clarksburg stating that they have positive (30) evidence that the chord was not straight before it left the shops. This possibly clears (45) up the mystery why the deflection was in the opposite direction to what it should (60) have been, due to its fall in the storage yard. Mr. Bacon has wired that (75) information to Mr. McTaggart at your office. Mr. Bacon further stated that he is positive (90) that the chord ribs were more or less out of line when the splice at (105) the south end was riveted in the bridge.

Yours truly, [115

287

Dear Sir :

I have tested the proportions of the members of the anchor arm under (15) the following maximum loading for my

personal satisfaction

square inches

 in spite of the fact (288)

which should have

 I do not think we are

personal satisfaction, viz., dead plus 1.5, live plus (30) 25 lbs. of wind (½ of your wind strain), and find that the only members (45) exceeding 24.000 in tension or 24.000—100 L/R for compression are :

The (60) lower chord, which has 26,500 and is all right; and Towers L, which should (75) have 108 square inches.

Towers B, which should have 99 square inches to come within (90) the above conditions.

This is such a slight matter that I request for the sentiment (105) of the thing that you change last two members to the above sections.

Yours truly, [120

288

Dear Sirs :

I have made a further investigation of chord 9 A and beg to (15) report the following additional data. The bend in the chord starts at the faced splice (30) at the shore end and not at the edge of the splice batten. It appears (45) from this that at least a large portion of the bend was in the chord (60) when the top and bottom splice battens were riveted early in July. This and the (75) fact that the lacing angles are not disturbed leads me to believe that the ribs (90) were bent before erection in spite of the fact that Mr. Blackmore and Mr. Kincaid (105) think all the ribs were straight when the chord was repaired. From the evidence so (120) far, I do not think we are justified in assuming it to be a fact (135) that the ribs of any of the chords have buckled since erection. Yours very truly, [150

Eighty Dictation

289

Gentlemen :

I beg to report to-day that all the bolting is fully completed on all the metal erected in accordance (20) with your instructions.

unrigged (289)

cantilever (290)

diaphragm

erection department

The work of closing down for the winter is nearing completion. The traveler has been unrigged and (40) all tools are properly stored. The engines on the traveler are housed, and the shelters are now being covered with (60) tar paper.

The storage yard is closed and the locomotives put away.

The large scow has been beached, and preparations (80) for putting the small scow in winter quarters are under way.

A general report will be sent later.

Yours truly, [100

290

Dear Sir :

Chord splice south cantilever arm, 7 L and 8 L.

Mr. Murray reached the office this morning and (20) I am able to give you information in connection with this one joint.

All ribs of the chord 7 L (40) have a full and complete bearing on rib 8 L. The bend was no doubt put in the rib in (60) the shop before facing and was probably done when pulling the ribs in line to make them agree with spacing (80) of these ribs and the clearance between ribs called for on the drawing. The bend being on only one rib (100) of one chord, there being a full bearing over the entire rib, all splice plates being readily put in position, (120) we do not think it at all necessary to put in the diaphragm suggested by the erection department.

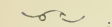
Yours truly, [140

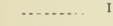
291

Dear Sir :

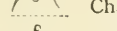
Your telegram regarding chord joints is reserved. The method proposed as sketched by Mr. McTaggart, is not satisfactory (20) as I telegraphed yesterday.

These bent webs can be pulled back by use of about fifteen to twenty 1-inch (40) bolts (in $1\frac{1}{16}$ in. holes) threaded at both ends for nuts, passing from the outer to the inner bent (60)


in some manner (291)


please let me know

Charlesworth (292)


resident engineer

web, the outer straight web being stayed in some manner against its bending.

If the bent webs after being pulled (80) into line, tend to go back when released from the bolts, stays must be introduced to hold them in position (100). Possibly it may be necessary to permanently rivet in some of these one-inch bolts.

Please let me know what (120) method you propose to use.

It is strange to me how both these webs happened to be bent at one (140) point and why it was not discovered sooner.

Yours truly, [150

292

Dear Sir:

Mr. Charlesworth writes me that only one rib at joint 7 and 8 L is bent, and that (20) there is a full and complete bearing, and that the bend was no doubt put in the chord in the (40) shop before facing.

I have asked him to instruct his resident engineer to join with you in making an exact (60) report, with dimensions of the conditions of this joint, with amount of bearing and whether it is a square bearing (80) or askew.

In reference to the splicing of T 5 and T 5 O, mentioned in your letter of the (100) 10th, I do not care to interfere with the regular programme as I have not followed the various actions of (120) the loadings at different stages. Without going into it carefully I think there will be more compression at these points (140) with more of the suspended span in place.

Please report promptly regarding joint 7 and 8 L.

Yours very truly, [160

One Hundred Dictation

293

Dear Sir:

Yours of the 6th regarding bent condition of lower 7 and 8 chord joint came yesterday. I wired Clarksburg that the

in my opinion (293)

tightened

riveting (294)

it would be impossible

proposed method (25) as sketched by you for repairing was not satisfactory. Also asked, what you should have reported, how did both these chords get bent ?

In my (50) opinion these webs can be brought back to proper line by use of fifteen to twenty, one inch bolts, threaded at both ends for nuts, (75) passing through the two webs of that half of chord. Of course, means must be taken to stiffen the straight web against its bending when (100) the bolts are tightened.

If necessary, after getting the bent webs in line, to hold them, spacers and possibly some through bolts may be used (125).

Some more satisfactory method than the one shown must be devised.

Mr. Charlesworth telegraphs that he will give me further facts later.

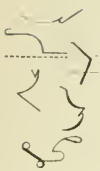
Yours very truly, [150

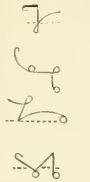
294

Dear Sir :

In riveting up the splice between chords 8 and 7 in the west truss of south cantilever arm we found the condition of (25) the inside ribs at splice as indicated in the following sketch (drawing No. 30).

Owing to the limited space between the two inside ribs, it (50) would be impossible to jack this splice back and, as the condition is not nearly so bad at the top of the splice, we have (75) proposed putting a diaphragm between the two inside ribs to cover the first five rivets up from the bottom on each side of the splice (100) as shown in red color in the sketch. The splice plates being riveted on the two inside ribs, it will be necessary to cut (125) out and re-drive about twenty rivets to do this. This provision, together with the top and bottom cover plates, should be sufficient to hold this (150) splice against the thrust due to its being out of line, which thrust, when under its maximum compressive stress I estimate at about 60,000 (175) pounds.





The Clarksville office is being notified of this plan, and if they will approve will wire us. If this also meets with your approval, (200) or if you wish to suggest another way, will you wire me care Clark Bridge Company, as we are ready to finish riveting? Yours truly, [225

MISCELLANEOUS

Sixty Dictation

295

Dear Sir:

I heartily appreciate your favor just received, and the good-will towards "Success" (15) which is manifested therein. I have instructed my assistants to write immediately to the persons (30) whom you name, and I shall hope to have the pleasure of associating them with (45) us in our enterprise.

I have also taken pleasure in placing your name on our (60) subscription list to receive "Success" gratuitously for six months, as per our promise.

Yours truly, [75

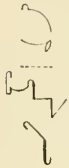
296

Dear Sir:

We wrote you recently requesting your permission to bid on repair or alteration (15) work on your building, 1546 Broadway, and now beg to call your attention again to (30) the advantage for yourself in dealing with a responsible firm in such matters.

As we (45) make a specialty of this class of work, it stands to reason that we must (60) be in an exceptional position to guard your interests. Please write us.

Yours very truly, [75

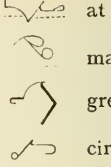


you were (297)

in the first

telephone directory

productive



at your request

masterpieces (298)

greatly oblige

circulation (299)

297

Gentlemen :

As a telephone subscriber you were given a complimentary listing in the first number (15) of the New York Business Telephone Directory, which is furnished free to all subscribers.

We (30) are writing you before closing the second issue, believing that you will be interested in (45) having your concern represented in a way likely to be productive of new business. We (60) shall, at your request, have our representative call upon you and explain details.

Yours truly, [75

298

Dear Sir :

As the attorneys for the Review Company we have this day received for (15) collection their claim against you for $5, this being the amount unpaid on your subscriptions (30) to the monthly magazine and "Little Masterpieces." We hold the contract signed by you, and (45) note that it says that the title to the books shall always remain with the (60) Review Company until the amount is fully paid.

We ask that you kindly send us (75) check for this small amount at once, and you will greatly oblige

Yours very truly, [90

299

Gentlemen :

We are now the eastern representatives for the "American Boy" as well as a (15) number of other high-class publications.

Forms for the February issue close January 10; rate 75c. (30) a line flat ; one hundred and twenty-five thousand circulation. Send your copy and contract (45) to this office.

stenographer's (300)

in fact

we think you will be pleased

dignified character (301)

 in addition

intelligence

If you want more information, write or use telephone number 5583 Cortlandt (60). It will not take our representative very long to reach you after we receive the (73) word that you want him. May we not hear from you soon?

Very truly yours, [90

300

Dear Sir:

We enclose a sample which we have just received from the factory of (15) our stenographer's pencil No. 2. We call your attention not only to the fine quality (30) of the lead, but to the general workmanship, finish, and polish. Please put it in (45) comparison with the one you have been selling in the past. The lead, we know, (60) will take care of itself; and, in fact, we think you will be pleased both (75) with the general style and appearance of the pencil in every respect.

Yours very truly, [90

301

Dear Sir:

We wish to call your special attention to the strong and dignified character (15) of the "Success" offers to the public for the season of 1908. You will find (30) associated with us in these offers the leading magazines of the country—almost without exception (45)—and when we tell you, in addition, that we receive each week thousands of individual (60) orders for magazines, aggregating from $5 to $25 in value, you will better understand the (75) combined intelligence and purchasing power of our readers. Let us hear from you.

Yours truly, [90

astounded (302)

allotment

great number

surprising

which appear (303)

Europe

to give the same attention

twelve months

302

Gentlemen :

The results received from our advertisement in the " Times " last Sunday of the Premier (15) Car have astounded me.

As I write you, on Wednesday night, we have had applications (30) from agents for the entire first allotment of 500 cars from last Sunday's advertisement, besides (45) a great number of inquiries from individual owners asking for more information.

I had a (60) great deal of confidence in the " Times " as a medium for automobile advertising, but that (75) confidence did not anticipate results so surprising as those we have received.

Yours very truly, [90

303

Dear Sir :

Will you not give us an order to send you all the newspaper (15) articles which appear about you and your book from the leading daily, weekly, and monthly (30) publications published in the United States and Europe ? There are a great many clipping bureaus, (45) but it is a fact that our bureau gives by far the best and most (60) complete service.

Payment in advance enables us to give the same attention to an order (75) which may take over twelve months to fill as to a larger order.

Yours truly, [90

304

Dear Sirs :

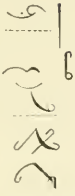
Your favor of the 11th instant is received, and we have requested our (15) factory to deliver to you the steel die for special imprint pencils. We regret exceedingly (30) that your future

favorable quotations (304)

Pittsburg (305)

store-room

electroduct



enameled conduit

immediate deliveries

novelties (306)

we have been referred

will be considered

orders are to be placed abroad, as we use extreme care in (45) turning out your goods, and feel sure that they would give you entire satisfaction.

In (60) the event of your being in the market at any time for future lots, we (75) should be very glad indeed to give you our most favorable quotations.

Yours very truly, [90

305

Dear Sir :

We are very pleased to advise you that our new factory at Pittsburg (15), Pa., is now in operation. We have on hand at the present time in our (30) Allentown store-room an assorted stock of " Electroduct " enameled conduit and fittings, and are in (45) a position to make immediate deliveries. We are now furnishing all the latest novelties to (60) be had anywhere in the world.

Trusting that you will give us an opportunity to (75) quote price when you are in the market for this material, we remain Truly yours, [90

306

Dear Sir :

We have been referred to you for a confidential opinion, based on your (15) personal knowledge, of the ability and general character of Mr. Milton B. Long.

Any information (30) you may furnish us will be considered strictly confidential and will not involve you in (45) any responsibility.

As this information can be used to advantage immediately, we ask the favor (60) of a prompt reply in the enclosed stamped envelope.

referring to your communication (307)

we are sorry

give the matter attention

it will probably

we have your esteemed (308)

remonstrance

If at any time you need (75) a high-grade employee, we shall be very glad to hear from you.

Thanking you (90) in advance for your kindness, we are

Yours very respectfully, [100

307

Dear Sir :

Referring to your communication regarding a lamp which your messenger left with us (15) to-day, we are advised that the messenger was informed yesterday that we could not (30) undertake to refinish and repair this until after the 1st of January. We are sorry (45) that you sent it to us now. We cannot touch it until the above mentioned (60) date, and should have much preferred for you to keep it until we could give (75) the matter attention. It will probably be the second or third week in January before (90) we have the lamp ready for you.

Yours very truly, [100

308

Gentlemen :

We have your esteemed and valued favor of the 13th instant. We are putting (15) through another lot of the drafts for you. We regret that the error occurred.

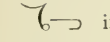
Regarding (30) the express, we may say that we have difficulties in that line. Sometimes we send (45) goods at prepaid book-rates, charging same to the customer, and there is a remonstrance (60) and sometimes a refusal to allow the charge, so we do not always know who (75) is going to do that sort of work.

We shall get these books to you (90) as early as possible. Trusting the delay will not inconvenience you, we are

Yours truly, [105

fast freight-trains (309)

in this connection


at your earliest convenience

in some detail

I beg to acknowledge receipt (310)

perpetual

introductory

editors

clearing-house

309

Dear Sir:

I find that I need in connection with the investigation that I am making (15) of the movement of our fast freight-trains some detailed information in regard to card (30) waybills and freight tonnage. I attach blanks which show the information I should like to (45) have in this connection, and I should be glad to have them filled for each (60) of your divisions and sent to me at your earliest convenience. Also, if you have (75) any further suggestions to make in regard to the better despatch of freight both in (90) and through yards, I shall be glad if you will advise me of it in (105) some detail.

Yours very truly, [110

310

Gentlemen:

I beg to acknowledge receipt of the first volumes of your new Perpetual Reference (15) System.

Of the many unique features combined in your work—the index to departments, the (30) pronouncing gazetteer at the end of each volume, etc.—the one that appeals most to (45) me is, of course, the simplicity and practicability of the binding device, by means of (60) which the revised pages may be inserted from time to time, making it possible to (75) have a reference work that never grows old.

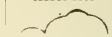
The privilege extended your introductory subscribers, to (90) consult your permanent board of editors on any subject at any time is most commendable (105) and will doubtless appeal to business and professional men as a practical clearing-house for (120) general information

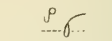
international board

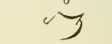
contributors

galvanic (311)

faradic


mil-ampere


standstill


(312) awaiting the pleasure

As to the literary quality of the work the reputation of your house (135) and the high scholarship of the international board of editors and contributors are sufficient guaranty (150) as to its merits.

Wishing you the best of success, I am

Very truly yours, [165

Eighty Dictation

311

Gentlemen :

Answering your favor of yesterday we beg to say that the switches are arranged for every possible combination of (20) current. All galvanic and faradic currents are controlled through the controller, which offers the widest possible range of currents.

We (40) call your special attention to the mil-ampere meter that has a plain open scale, the scale usually ranging from (60) " 0 " to " 10," which can be multiplied by switch No. 7, either by 10 or 100. The meter is extremely (80) sensitive to small fractions of current and comes to a standstill quickly, the swinging of the needle being a customary (100) defect.

Hoping that you may favor us with an order for one of these outfits, we remain

Very truly yours, [120

312

Dear Sir :

We have been awaiting the pleasure of receiving an order and ask that you kindly advise us soon (20) whether we may expect the same. We feel sure that if you will but try the goods their practicability as (40) well as novelty will at once appeal to you. Your attention is invited to the enclosed

all over the world

this letter

 announcement (313)

to call your attention (314)

pamphlet. We are very (60) anxious to have you become interested in our new line of electrical novelties.

As we have your name on our (80) mailing-list, we would like to hear from you, as in case you do not desire us to bother you (100) we should not wish to do so. We know these goods are all right, and will do just what we (120) claim for them.

They are being sold all over the world ; and from the fact that we receive many hundred (140) duplicate orders proves that they are giving the satisfaction desired.

Hoping that you will appreciate the spirit in which this (160) letter is written, and that we shall hear from you shortly with a good order, we remain

Yours very truly, [180

313

Dear Madam :

Your subscription to the "Century" magazine expires with the December number, and, as we confidently hope to have (20) all our old readers with us during the coming year, we enclose a renewal blank and a return envelope for (40) your convenience in remitting.

We believe no other magazine can equal the remarkably strong advance announcement which we enclose.

These (60) are a few among many important features which readers of the "Century" alone will enjoy.

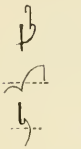
We hope you will read (80) the prospectus. It is our most convincing argument for the excellence of the magazine during the coming year.

Yours truly, [100

314

Dear Sir :

In presenting the enclosed statement we beg to call your attention to the progress we have made in (20) the past year as is evidenced by our deposits, which now exceed



$26,000,000, and also to suggest the (40) opening of an account by your bank with us.

Besides allowing you the usual 2% interest on a balance (60) of $1,000 or over, we are able, through our connections in Washington, to offer to our correspondents our services (without (80) charge) in representing them before the Treasury Department in the destruction of mutilated currency and in the checking up of (100) bonds on deposit with the Treasurer of the United States.

We are confident that an account with us will prove (120) advantageous to you.

Thanking you for your consideration and for the favor of a reply, we are Very truly yours, [140

315

Gentlemen :

I respectfully make application for a trial position in your office, and have every reason to believe that if (20) you will give me a trial you will be satisfied with my work.

My experience and reputation have been gained (40) by active employment with some of the largest corporations in the United States ; so I feel confident that you will (60) appreciate my services if you are looking for a reliable office assistant who is capable of turning out large quantities of (80) finished work and with much less cost to you.

I excel in letter-writing, invoicing, and card indexing ; and while (100) you may be receiving certain results, it will pay you to grant me a trial, for which there will be (120) no charge, nor will you incur any obligation whatever unless you are fully satisfied in every way. Yours very respectfully, [140

316

Dear Sir :

We desire to call your attention to the availability of Mr. George Kiernan for the season 1908-1909, (20), and beg to

have received the highest

separators (317)

inferior

headquarters

state that his efforts to portray all of the characters in the Jefferson plays have received the highest endorsements from (40) universities, colleges, clubs, and schools.

It is not an easy task to recall dear old Joe Jefferson in a way (60) to delight and satisfy those who knew and loved him; but such an impression has been left by Mr. Kiernan (80) when giving these recitals that the critics have written as though a visit had been made in person by the (100) actor.

As Mr. Kiernan's available dates are now being taken, we should recommend early application for terms, etc.

We can (120) arrange for Mr. Kiernan to give the cycle as a series within a period of three weeks.

Yours very truly, [140

317

Dear Sir:

If you go to the store to buy something, do you get what the storekeeper wants to sell (20) you or what you want yourself? That's a foolish question—but wait.

We manufacture cream separators, and so that's what (40) this letter to you is about. When you do get a separator, don't buy what some salesman wants you to: (60) suit yourself.

A manufacturer who makes only one kind of machine, or the salesman who has only one kind of (80) a separator to sell, naturally tries to prove to you that his particular separator is the best. He has to, (100) or he won't make a sale to you. No matter how inferior or how good his machine is, it's the (120) only one he has, and so he's bound to say it's the best.

You run the same risk every time (140) you buy a separator or anything else from a manufacturer of one kind.

With the Empire Cream Separator Company you (160) run no such risk. We manufacture a line of cream separators and are headquarters for the separator you want and at (180) a price to fit your pocket book.

Hoboken, N.J. (318)

precautionary

incrustations

 cabinet (319)

Study the catalogue we are sending you under separate cover. Read it carefully ; (200) for whether you want a separator or not, there are facts in it of value to you in your dairy (220) work. It will tell you just why you can get from us the kind of separator you want.

Yours truly, [240

One Hundred Dictation

318

Dear Sir :

Your inquiry of December 24 regarding the foot-valves furnished by you at different times was received and noted, and we are pleased (25) to reply as follows :

We have these valves in use at our stations in Elizabeth and Hoboken, N.J., and up to the present time (50) their operation has been entirely successful. We have not had the slightest trouble since using the valves. The conditions in both these cases are particularly (75) sewerage ; and at Hoboken, where salt water is used, we were continually bothered by incrustations and barnacles which prevented satisfactory operation on all forms of (100) valves tried. Since the Newman valve has been installed, however, we have been entirely free from interruptions to our service ; and although we have regularly (125) examined the valves from time to time, as a precautionary measure, we find them in as good condition as when first installed.

Very truly yours, [150

319

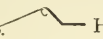
Gentlemen :

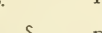
We are in receipt of your favor of the 20th instant, asking for instructions in regard to renewing cells, and in response may say (25) that cells are first connected together in pairs of two, carbon of one to the zinc of the next, using a No. 16 wire, being (50) careful that carbon and zinc connections are firm on cells. Then place all in pairs in the cabinet. The wires are

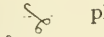
Endoscope combination

in the same way

St. Louis (320)


Harrisburg


please let us


for some time (321)

bound together in pairs (75). Each pair will connect with one pair of batteries—the blue and white wire to the zinc and the red and white to the carbon (100). The two pairs of wire, which are of a plain red and blue color, are the wires which lead to the Endoscope combination and will (125) require renewal before the exhaustion of all the cells.

In case the slate top is removed, replace the wires in the same way.

Yours truly, [150

320

Dear Sir :

There were two street-cars in wreck at Chicago Crossing last week consigned from St. Louis to Harrisburg. One car was completely wrecked, (25) and the other only slightly damaged. We have returned both of them to shippers, the badly broken one for salvage and the other for repairs (50). The shippers do not wish to make these repairs unless the consignees will accept the car from them after repairs are made. Will you please (75) send some of your people to see one of the persons in authority and advise what can be done with the consignees ? The damage is (100) very slight, and we can assure the consignees that the car will be just the same after repairs are made as when first taken out (125) of the shop. Please let us hear from you soon and oblige,

Yours very truly, [141

321

Dear Sir :

For some time past we have been sending you the publications issued by us, tending to keep you posted on market conditions. A (25) compilation made from the advice thus furnished shows that by following it you could have traded with profit.

in the street

dignified

fairness

as long as

violation (322)

investigators

There is to-day no house in (50) the street better equipped to keep you in touch with market conditions than we are. We believe we have proved this and we desire to (75 prove it to you still further.

Do you not think, however, that we have merited at least a part of your business as the result (100) of our efforts to keep you posted ? We have used every dignified means to add you to our list of clients but so far without (125) result.

We do not desire to discontinue this service, but believe that by thus specifically calling to your attention our facilities to trade for you (150) with profit, you will see the fairness of placing your account with us. If you will signify your desire we shall continue our daily and (175) weekly service without cost as long as you may desire to have them.

If you are in the market give us an opportunity to prove (200) how well we can serve you. We have other information on the market as good as the above which we shall send you.

Yours truly, [225

322

Gentlemen :

We wish to inform you that we recently brought suit against a local jobber for cutting prices on licensed paint and varnish removers and (25) have secured an order enjoining him from violating our prices. For your information we enclose herewith a copy of the decree.

We are glad to (50) say that jobbers and dealers generally are maintaining prices. A few cases of violation have come to our attention ; but usually, on taking the matter (75) up, the dealers and jobbers have agreed that they would strictly adhere to the price schedule in the future. Our investigators have since reported on (100) these cases to the effect that they are keeping their pledges. We shall bring further suits if necessary,

Wilson

infringers

leniently

in many cases

and we intend to maintain our activity (125) in the matter of enforcing the prices.

We also wish to state that we have recently secured an injunction against the Oscar Manufacturing Company, restraining (150) them from infringing our patents and ordering them to make an accounting to us for past violations. This accounting is now being had.

After winning (175) the Wilson suit we adopted the policy of treating leniently all past infringers who agreed to respect our rights and to stop infringing our patents, (200) foregoing, in many cases, the collection of large amounts in damages and profits which we might have recovered.

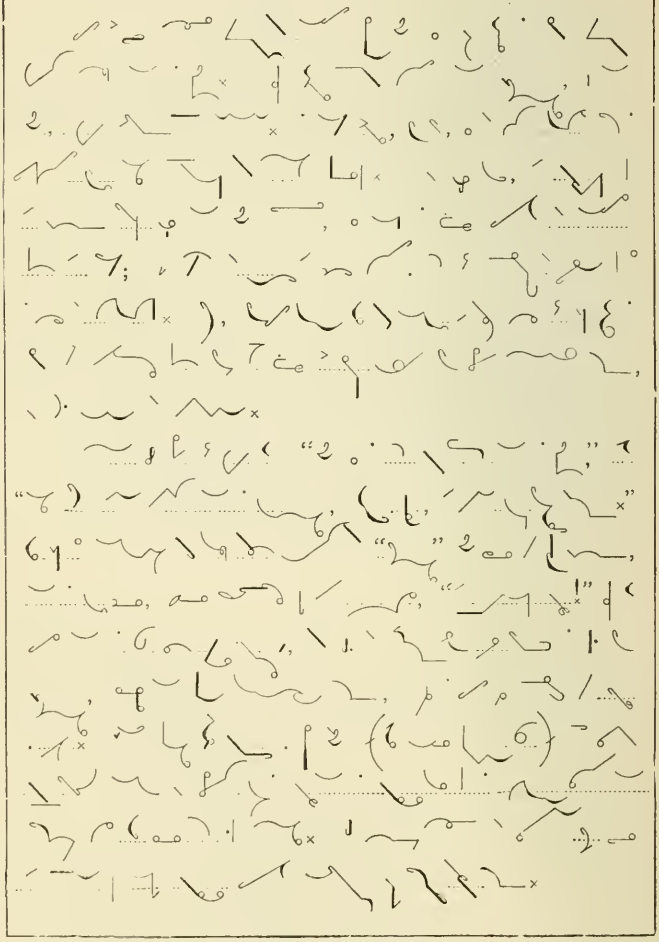
Should you know of any infringing remover (225) being sold in your market, or should you hear of any cutting of prices, we shall be greatly pleased to be informed. Such information will (250) be treated as strictly confidential, and your name will not be involved without your consent.

With best wishes, we beg to remain

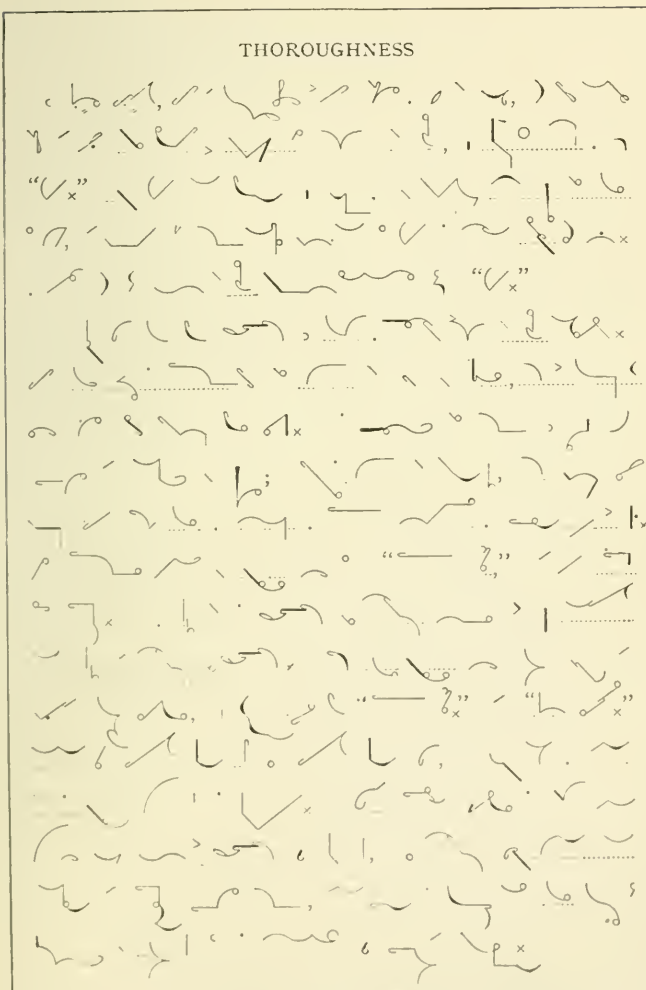
Yours very truly, [275

SUPPLEMENTARY DICTATION

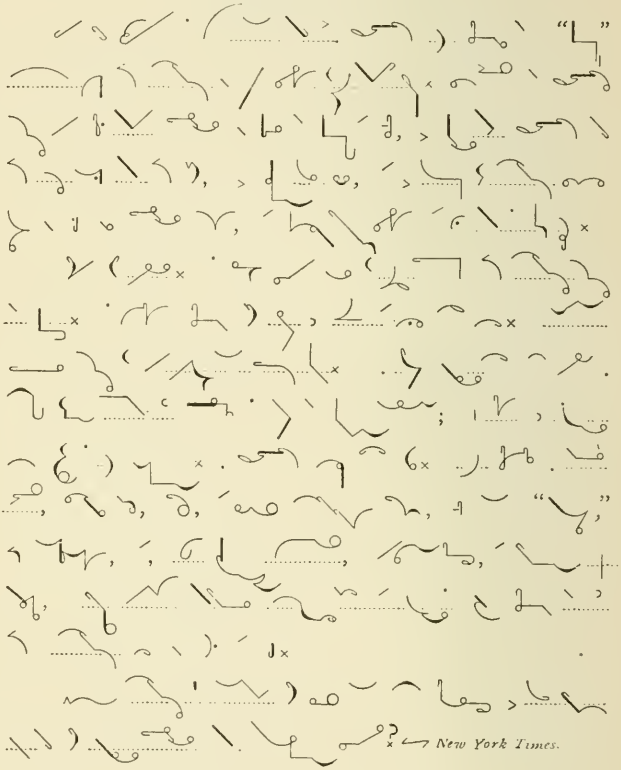
A GREAT MISTAKE



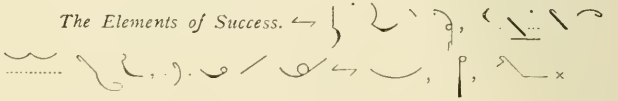
THOROUGHNESS



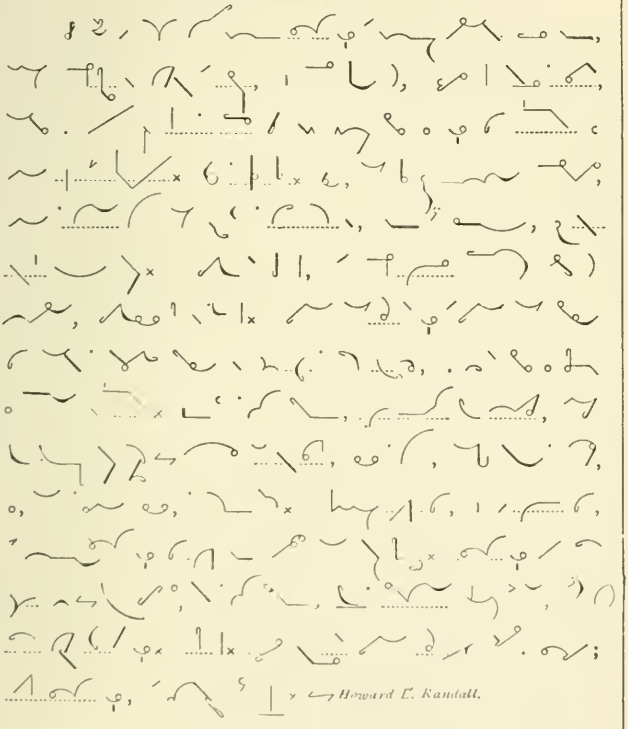
STENOGRAPHERS' ERRORS



The Elements of Success.

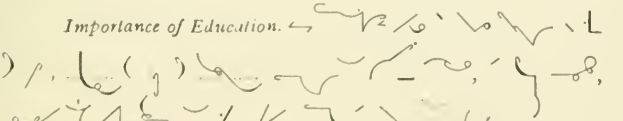


SMALL NOTES

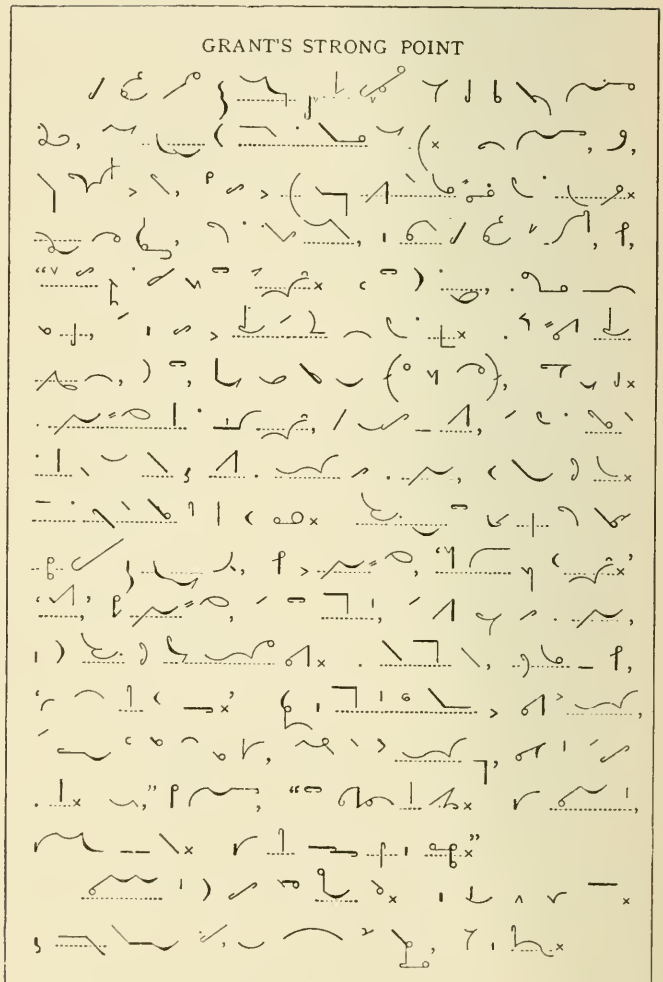


Howard E. Randall.

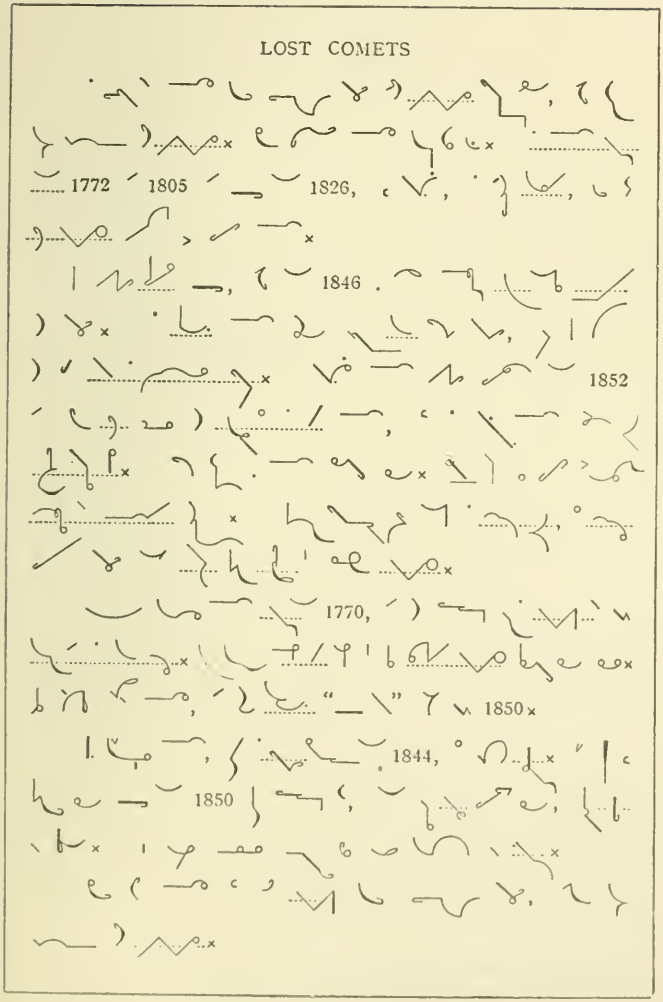
Importance of Education.



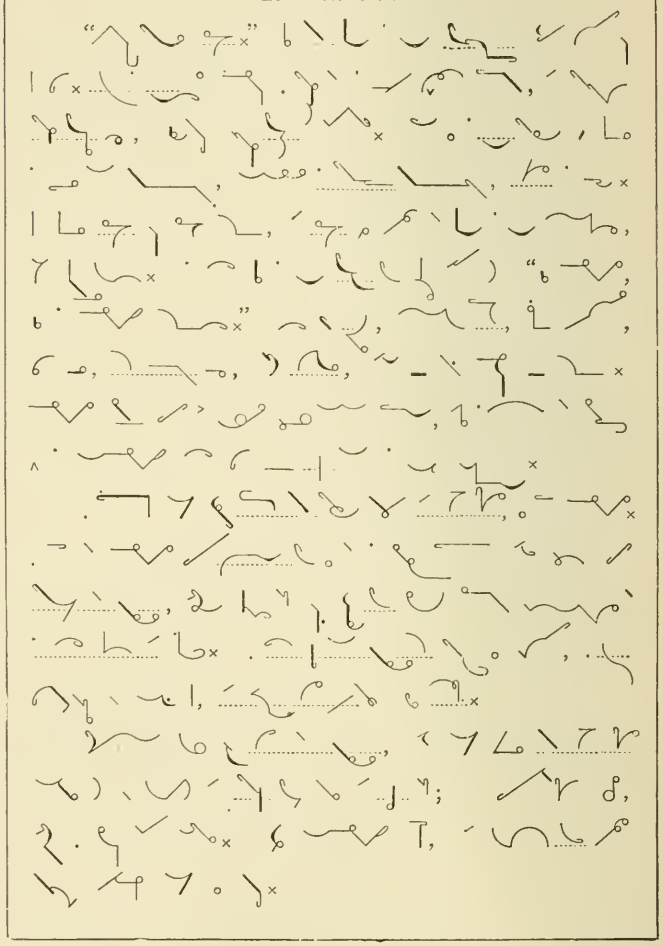
GRANT'S STRONG POINT



LOST COMETS



EXPERIENCE



KEY TO SUPPLEMENTARY DICTATION

Counted in 20's.

A GREAT MISTAKE

One of the greatest mistakes which can be made by any one studying shorthand is to think that it is || a subject which can be thoroughly mastered in a short time. It is true that the principles can be learned || in two or three months, but in shorthand, theory and practice go hand in hand. A knowledge of the principles, || however complete, is of little value from an utilitarian point of view, unless accompanied by manual dexterity. To understand phonography, || and to be able to read it and to make private notes in shorthand characters, is indeed an acquisition worthy || of any one's time and energy ; but the majority of young men and women learn the art with the expectation || of using it as a means of livelihood. Therefore, every one having this object in view should possess himself with || the idea that this is a subject which requires time for the actual acquisition of the speed necessary for satisfactory || amanuensis work, to say nothing of reporting.

Many students start with the theory that "shorthand is an art to be || acquired in a short time," and that "unless they are writing rapidly in a few months, they have been deceived, || and are not fitted for this kind of work." This idea has unfortunately, been fostered by some of the unreliable || "three months'" shorthand schools, which advertise to make, in a few weeks, first-class stenographers out of raw materials, "and || guarantee positions!" It is true that once in a while some genius appears who, by dint of hard work and || several hours' application a day, for two or three months, succeeds in doing phenomenal work, but such a one is || the exception which proves the rule. Nine-tenths of those who begin the study of shorthand (and this includes typewriting || as well) cannot hope to become proficient enough to satisfactorily fill a position in a business office at a living || salary in very much less than six or eight months. Do not make the mistake of hurrying through the course || and going out into the business world unprepared to do the very best possible work. [355

THOROUGHNESS

When Thomas Wentworth, one of the foremost statesmen of the reign of Charles I. of England, was placed in a || position of trust and raised by his sovereign to the peerage as the Earl of Strafford, he adopted as his || motto the word "Thorough." To be thorough in everything he undertook, to perform the important duties of his office as || Lord Chancellor, and to carry on the work entrusted to him in as thorough a manner as possible was his || aim. The result was that the name of Strafford became synonomous with the word "Thorough."

It would be well if || every stenographer would follow the example of the Earl of Strafford in this respect. One often hears a clerk complain || of his lack of opportunity to advance, or of the fact that some one else has been promoted over his || head. An examination of his work would doubtless show carelessness and inattention to details ; perhaps a lack of punctuality, or || too much haste to get away from the office the minute the clock marks the closing hour of the day. || Such clerks are known to business men as "clock watchers," and are accorded scant courtesy. The attitude of a stenographer || to his employer makes all the difference in the world in the attitude of the employer to his stenographer. Very || few business men fail to appreciate and to reward faithful service, but they have no use for "clock watchers" and || "time servers." Anything which is worth doing at all is worth doing well, if it be only the writing of || a business letter on a typewriter. While the correspondent who receives a badly written letter may not know the name || of the stenographer who has typed it, his employer will not be long in noticing and criticizing careless work, and || in creating a vacancy in his office force with the determination to fill it with an amanuensis who is careful || and painstaking. [322

STENOGRAPHERS' ERRORS

We print elsewhere a letter in behalf of the stenographer whose transcripts of "dictated" matter lead her employer to judge || hastily that she was born stupid. Some of the causes of stenographers' errors are traced by our correspondence to defects || of dictation and utterance, to the dependence by the stenographer upon her ears unaided by her eyes, to the distracting || office sounds, and to the fact that the employer sometimes fails to attend to his correspondence early, and it must || be prepared hastily and late by a tired assistant.

There are other reasons. A skilled secretary knows that she must || correct her employer's errors of diction. A literal transcript of their speech would shock and amaze most men. Handwriting cloaks || errors that are revealed in clear type. The average business man might resent the imputation that he could not copy || with exactitude a page of typewriting in his own hand; but trial would convince him that this is not an || easy undertaking. The stenographer must do more than this. She transliterates the pothooks and crosses, symbols of words, phrases, and || sentences improperly framed, uttered in "bunches," heard indistinctly, and, while differentiating likenesses, reconciling contradictions, and plucking out absurdities, produces rapidly, || by complex movements of mind and fingers, a beautiful transcript of what her employer meant to say and didn't.

How || many employers owe in part their success in important transactions to the fine bloom put upon their business correspondence by || painstaking secretaries?—*New York Times.* [242

The Elements of Success.—It was a saying of Aristotle, that to become an able man in any profession whatever, three things are necessary || —nature, study, and practice. [24

SMALL NOTES

Students of shorthand should early learn to make small notes and to make them reasonably close together, not only because || it contributes to legibility and speed, but because doing so, when once it becomes a habit, enables the writer || to tell at a glance just about how much space his notes will occupy when written out on the typewriter. || This is a decided advantage. Who has not, in the days when he was accumulating experience, written a long letter || only to find that a line or two, together with the signature, would have to be put on another page. || We have all done it, and because it looks clumsy and has been so embarrassing, we have since tried to || avoid it. Uniformity in the size of notes and uniformity in the spacing will enable an observant person to estimate || within a very few words, the amount of space his transcript is going to occupy. He can, with a little || practice, allow accurately for margins, and in general have effective page arrangement—matters not to be slighted, since a letter, || in addition to being a message, is, in a certain sense, a work of art. It should not only read || well, but should look well, and the making of small notes will lead to good results in both directions. Small || notes are more easily made—after one has, by a little practice, overcome a sprawling tendency of the hand, and they || are also more legible than large notes. Try it. Use books of uniform size ruled always the same way ; write || small notes, and you will be pleased with the outcome.

[27

Importance of Education.—Quintillion recommends all parents properly to educate their children, advising them to train their offspring carefully in learning good manners, || and virtuous exercises, since we commonly retain those qualities in age which we cultivated and possessed in our youth. [39

GRANT'S STRONG POINT

Gen. Wilson relates that he was invited to dine at the White House only ten days before Lincoln's assassination, and || in the evening they occupied a box in the theater. Mr. Lincoln, as usual, paid very little attention to the || play, as he went to the theater to get rid of office seekers for a few hours. Arousing himself || on this occasion, from an apparent nap, he slapped Gen. Wilson on the shoulder, and said, "I want to tell || you a story about Grant and the mule. When Grant was a youngster, the circus came to his town, and || he went to the tanner and asked him for a ticket. The hardheaded tanner refused him, so Grant, doing the || next best thing (as I did myself), crawled under the tent. The ring-master had an ugly mule, which no one || could ride, and offered a prize of a dollar to any boy who would ride the animal round the ring, || without being thrown off. Quite a number of boys tried it without success. Finally, young Grant ventured out from behind || the seats where he was viewing the show, and said to the ring-master, 'I'd like to try that mule.' 'All || right,' said the ring-master, and Grant got on, and rode nearly round the ring but was finally thrown over the || animal's head. The boy got up, threw off his coat, and said, 'Let me try that again.' This time he || got on with his back to the head of the animal, and clung with all his might to his tail, || and in spite of all the animal could do, held on and won the dollar. Now," said Lincoln, "Grant will || do the same at Richmond. He will hang on, he will never give up. He will try again and again || till he succeeds."

Hanging on was one of Grant's strong points. He did not know how to let go. He || would keep pegging away, no matter what the obstacles, until he triumphed. [332

LOST COMETS

A great number of comets have been carefully observed and their reappearance predicted and seen, and then they have failed || to make their reappearance. Several well-known comets have had this fate. A comet appeared in 1772 and 1805, and || again in 1826, when Biela, an Austrian officer, found that the three appearances related to the one comet.

It returned || twice again, and then in 1846 the most extraordinary feature in its career was observed. A tiny comet was seen || to break off from the parent, to which it later was joined by a luminous bridge. Biela's comet returned once || more in 1852, and for three weeks was visible as a large comet, with a baby comet of the same || shape travelling by its side. From that time the comet has not been seen. What has become of it is || one of the unsolved mysteries of cometary astronomy. It may have broken up completely into a meteor shower, as meteors || were observed in the path it should have traversed on successive appearances.

Another famous comet appeared in 1770, and was || calculated to have a period of about five and a half years. After having excited much interest in its solitary || appearances, it has not been seen since. It is the oldest of lost comets, and was not finally "given up" || until about 1850.

Di Vico's comet, which was a brilliant spectacle in 1844, has also disappeared. On the date when || it should have been seen again, in 1850, it was calculated that, owing to its position with regard to the || sun, it would be difficult to distinguish. But no such excuse could be found for its next failure to appear. ||

Seven other comets with short period have been carefully observed, and have failed to make their reappearance. [297

EXPERIENCE

"Repetition brings skill." It is by doing a thing over and over again that we learn to do it well. || After a young man has accepted the presidency of a country lyceum club, and properly presided over its meetings, || he is not competent to preside over the House of Representatives. Nor is a young person who takes a course || in bookkeeping in any sense a practical bookkeeper, much less an accountant. It takes skill to do skilled work, and || skill is the result of doing a thing many times, until it becomes familiar. A man does a thing over || and over for ten years, and we say "he has experience, he is an experienced workman." Men build ships, manufacture || cloth, construct railroads, sell goods, or keep accounts, all their lives, and command good pay because they do good work. || Experience has become one of the necessaries to success in any calling, and it is a matter of speculation how || an inexperienced man will come out in a new undertaking.

The aggregate knowledge that has been acquired by personal observation || and actual trials, is called experience. The kind of experience we are looking for is of a specific character || and confined to some one branch of business, and there is no department of trade to-day that does not offer || sufficient scope to monopolize all a man's time and attention. The more difficult any business or profession is to learn, || the fewer will be the competitors to invade it, and herein lies our compensation for its mastery.

There are many || phases to every line of business, and that knowledge which comes by actual trials enables us to foresee and provide || for the ups and downs of trade; we are able to control circumstances, and thereby the safety of our enterprise. || This the inexperienced cannot do, and failure often results before the requisite knowledge is obtained

MATTER USED FOR DICTATION IN THE SECOND INTERNATIONAL SPEED CONTEST.

BOSTON, MARCH 30, 1907.

FIRST TEST, 150 WORDS PER MINUTE.

(*Marked off for each* 15 *seconds.*)

Our present system of taxation has been the result of an evolution from circumstances rather than from a strict theoretical system. At the present time we are too often accustomed to look upon taxation as a means | of profit-sharing with persons who have money rather than as a means of producing the necessary revenue to maintain our system of government. The present tendency is towards increased expenditures by the individual, city, and State; while | in our industrial development the tendency is towards the curtailing of expenditures and economy in methods.

The state of Massachusetts has been continually increasing its powers, until now it takes care of criminals, the sick, the insane, | provides the military power and makes large expenditures for educational purposes in addition to the ordinary expenses of maintaining the various branches and departments of the State government proper. To pay these expenses the State collects for itself || a tax from the savings banks; from certain persons receiving property by will or descent, called the collateral legacy tax: from insurance companies, and one-quarter of the fees received by the cities and towns from their | liquor licenses. By far the largest amount, however, collected by the State is from corporations; this is called the corporation tax. While the cities and towns collect a tax on the real estate and machinery of corporations located | therein, the great value of a manufacturing corporation, in addition to its real estate and machinery, is its ability to make money. The silent land and buildings are worth comparatively little in comparison with the live active | producing capacity of a mill or railroad in operation, and as the State creates and controls the corporation the State collects a tax on its value as a living concern.

Out of $9,000,000 collected last year | | by taxation from these various sources the corporations paid nearly $6,000,000. This, however, is not all retained by the State since the State returns to the cities and towns where the stockholders who own stock | in these corporations live their proportionate share of the amount collected from the corporations, but if the stockholders live outside of this State then the Commonwealth retains for its own use the taxes collected on the shares represented | by such foreign stockholders. The State returned last year to

the cities and towns about $4,500,000 of the amount collected from the corporation tax, thus retaining from this source about $1,500, | 000 for its own use ; but all these sources of revenue after the corporation tax was returned to the cities and towns would have left a deficit in the State treasury if the State had not levied | | what is called the State tax. This is a direct tax imposed by the State upon all cities and towns in the Commonwealth and amounted last year to $3,500,000. Levied on the | basis of the value of property in the various cities and towns, Boston paid the largest State tax last year, amounting to $1,260,175, and Gay Head $35, the | smallest. This State tax is added to the regular town or city and county tax, so that last year, every one who paid a tax on $1,000 to the city of Boston paid $13.|20 for municipal purposes, 90 cents for county purposes, and $1.70 for State purposes, which includes the Metropolitan District and armory expenses.

Some time ago the suggestion was made that the State should retain | | the whole of the corporation tax and collect no direct State tax. Then the cities and towns aside from county expenditures would only raise money for their own purposes and the State would have the entire benefit | of the corporation taxes. It was found, however, that this would affect the cities and towns to so large an extent that the Special Committee on Taxation of the Legislature, which has been investigating the subject during the | summer, has proposed a compromise and recommended the keeping by the State of so much of the corporation tax as is derived from public service corporations, stating in its report as follows :

The principle that personal property | follows the domicile of its owner and should there be taxed, whatever its value, should have little or no weight when the personal property involved represents none other than the tangible assets and the franchises of great public | | service corporations. [752

SECOND TEST, 165 WORDS PER MINUTE.

(*Marked off for every* 15 *seconds.*)

Those financiers and railroad men who keep reiterating that the President is to blame for the stock market flurry, or for what they assume to be the cause of it, are talking foolishly and will gain nothing by such tactics. They | attribute last week's break in stocks and the general disturbance of the market to the railroad agitation which they say the President has fomented. They contend that distrust has been produced as to the future of railroad investments, and this is why | there is difficulty in raising capital for needed extensions and improvements to increase their facilities. The men who talk in that way are

either doing it without sincerity and for a purpose or they take a shallow and superficial view of | the situation, which discredits their fitness for the responsible positions they hold. If what the President has said or done in his battle against railroad and other corporate abuses has contributed to a feeling of distrust which adversely affects the investment | | market the fault lies back of him, for he has only attacked evils which need to be reformed, which never would be reformed without attack, and which if left to take their course would produce much worse consequence than any that | his agitation has caused or is likely to cause. In this " crusade " he has been doing his duty as he sees it and as the mass of the people see it, and he is not in the least likely to be deterred | from persisting in it, nor will the people be scared out of giving him their support until these railroad and corporation magnates make up their minds to " co-operate " with him by observing the reasonable regulation and supervision of lawful authority.

The | contention that what the President has done in the way of establishing this regulation or of proposing further measures is the cause of the difficulty that railroads are having in raising new capital for enlarging their facilities comes either from insincerity | | or from lack of knowledge and judgment regarding the general financial situation. The demands of the railroads are very large and for that reason their difficulty is conspicuous, but in kind it is the same that all industrial interests are having | in raising new capital for the increase of their capacity, that commercial interests are having, and that States and cities are having in raising funds on their credit. It is not impairment of credit in these cases, but is lack of the | available capital to meet all the demands. Commercial borrowers have to pay abnormally high rates, but their present profits enable them to do it and they absorb a large share of the floating capital. All manner of loans command high rates | " in the Street," not because the volume of currency or of money is restricted, but because the capital which money is the means of circulating is scarce. State and city bonds are impossible to float at the old rates for the | | same reason. A similar condition prevails abroad, and money rates are high in England and Germany on account of the large demand for capital in proportion to the supply. British consols are selling at a price that is unprecedented in the | last forty years, not because confidence is shaken or British credit is impaired but because other investments are so much more profitable than these with their fixed return.

The plain fact of the matter is that the extension and activity of industrial | and commercial enterprises in the last half-dozen years not only in this country but in Europe and in other developing parts of the world have absorbed capital as fast as it has accumulated as a

surplus over actual consumption, and | the demand for it to-day for further expansion is greater than the supply. The inevitable result is a competition for what is available, which puts up rates and necessarily checks the expansion. Those who have an elastic business that is yielding || large profits can draw most readily upon the supply because they can pay the advanced rates. A huge system of railroads which requires vast expenditures to be extended over considerable time before results can be realized from the new outlay cannot | have its requirements met without paying for capital what others have to pay, and even then its demands are so great that they cannot be met at any price and must be curtailed for the present. That is why low-rate bonds | cannot be floated and new stocks will not be taken at a good price on the chance of a return dependent upon future earnings. The capital is simply not to be had for all these purposes, and that which must be | had to keep things going as they are commands a high price. Here it is especially important to keep in mind the distinction between capital and money, which is apt to be lost in the confusion of thought caused by the || varied use of the word "money." [831

Third Test, 180 Words per Minute.

(Marked off for every 15 seconds.)

That the business of soliciting pecuniary aid for charitable and otherwise worthy institutions and projects has to a considerable extent fallen into the hands of men who make a business of it, reaping in some instances an undeservedly large share of the proceeds, will admit | of no denial. Consequently we have a situation that, to say the least, invites reform.

The professional solicitor, for example, may approach a philanthropic institution with the offer to get up an entertainment of some kind. He undertakes to relieve the institution of all the | burdens incident to the affair, which, of course, is very nice of him, and to lend a deeper shade of generosity to his zeal, he offers to pay a certain sum, usually a very small one, for the privilege of making up the programme. Once | accepted, this handsome offer, as it appears, gives the solicitor a sufficient excuse to ply his trade; but, to speak plainly, he is sailing under false colors. All the money in excess of the insignificant sum which he has offered for this privilege is clear || profit to himself. In some instances the business man to whom he introduces himself as a worker in behalf of the excellent hospital, or church, or fraternal organization, or patriotic organization, as the case may be, will say that he doesn't care to advertise, but, | nevertheless, will be glad to contribute. And

so he does, over and over again. In other instances the advertiser is pleased to pay much more than the stated rates. If the man has given, say, a hundred or two hundred dollars for the privilege of | which he so cleverly avails himself, it is possible that he may receive five or ten times that amount of money, and whatever he receives he puts into his own pocket. It is fairly his, according to the agreement which the other beneficiary in the | case made with him. It was understood that he would profit somewhat by the arrangement, but it ought to be understood that he is very likely to profit enormously. Now and then a scrupulous director of an institution that becomes a party to such an enterprise may take a look at the programme and, judging simply by size, conclude relievedly that after all the stranger got very little profit for his pains. But no account is taken of the money received but not represented on the programme.

While in the | eyes of the law the professional solicitor has taken a justifiable course, according to the moral code an injustice is done both the dispenser and the ostensible object of charity. And when such a practise becomes known to men and women benevolently disposed a further | injustice may be visited upon worthy objects of charity by the decision to make no more contributions. The milk of human kindness can be so soured by such an experience that it will turn into unreasoning prejudice. For that reason charitable institutions in particular should | have nothing to do with the professional solicitor, who is nothing less than an enemy in the guise of a friend.

It comes to us from a trustworthy source that a benefit given not long ago in behalf of a once popular entertainer largely benefited | | the professional agent who concocted the scheme. It is also known that many so-called patriotic enterprises, involving the wholesale raising of funds, originate in the prolific brain of the men who make a business of soliciting contributions. Thus one of the abortive attempts to raise a fund wherewith to buy for the people's sake the house in which President Roosevelt was born sprang from such a source and for a time threatened to overflow the country. Another scheme of the same color was that projected in behalf of the | newsboys who, it was explained, sadly needed help. President Roosevelt's name was freely used as a key to open pocketbooks until, the mercenary spirit behind the enterprise becoming clear, exposure put an end to it all.

Until late these camp-followers preyed boldly and | profitably upon labor organizations, for the most part designing literature that would carry the advertisements which, when the scheme has a benevolent aspect, are a never-failing source of profit. But now the officers of labor organizations are giving the soliciting to their brothers out | | of work, who are paid day by day just the wages they would receive if engaged

in their regular occupations. It has been found that soliciting funds for relief associations, both national and local, is frequently another opportunity for this species of grafter; and there | is the celebrated case in which it was held by the courts that an advertising contract made in good faith with one of these agents with the benevolent intention of assisting men in every way worthy of assistance was valid and inviolable in spite of | developments revealing that a large percentage of the sum stipulated in the bond was to go to the professional stimulator of benevolence. And then, as the majority of our business men know, tickets are vended for dances that are never danced and for concerts given | in castles in the air.

But some so-called beneficiaries allow professional agents and solicitors a percentage of the money received, and such beneficiaries, whether individuals, societies or chartered institutions, have no excuse for condoning the imposition. [892

FOURTH TEST, 200 WORDS PER MINUTE.

(*Marked off for every* 15 *seconds.*)

There is something like a proverb among observers of the market that Wall Street is never responsible for what occurs. It neither charges up past reverses to its own account nor thinks of past excesses in its fears for the future. The real explanation is found in some external cause, | and thus, at least according to one school of critics, the present apprehension of the Street regarding popular agitation and legislative activity in the direction of the railroads. Yet this rule, like others, is liable to exceptions. There is evidence that Wall Street has not forgotten certain periods last year | when the market rioted in speculative enthusiasm, especially as much of the blame is placed in very high quarters near home. There is also evidence in daily reports both from Washington and from other centers of information that the market has reason to attribute something of the present state of | feeling to the not too friendly attitude of the public toward the railroads. Certain utterances of prominent railway presidents during the week have tended to strengthen this view, and it is probable that the financial community will continue to feel somewhat concerned until well past the end of the legislative | | season. Many things are in the air; how many of them will take definite form? That is the question that worries Wall Street. Regardless of the justice or injustice of certain demands for legislative action, and of action already taken or in immediate prospect, it may be said without exaggerating | that the situation has become remarkably confused. And this is true both of the legislative attitude toward the railroads and of the railroads'

attitude toward legislation. It is within the memory of even the most casual observer of current affairs that the new rate bill was advanced as a measure | designed to meet effectively what was considered the conspicuous fault in railway methods. The Administration was quoted repeatedly as averse to a campaign against general rates, and as demanding only authority which would enable the Interstate Commerce Commission to adjust particular instances of unreasonable rates, and especially to put a | final quietus on rate discriminations. It was generally believed that this had been accomplished when the rate bill became a law.

But in the meantime another feature of the programme had been under executive consideration with a view to making the rate legislation more acceptable to the railways. Ever since | | the decisions in the Trans-Missouri and Joint Traffic Association cases ten years ago and up to within a short time of the rate legislation the question of railway pooling and agreements to maintain rates had figured more or less prominently in railroad discussions. The situation for the railroads was | a rather awkward one. They were forbidden under increasingly stringent penalties to discriminate among shippers, yet they were also forbidden to associate openly with a view to maintaining rates over competing lines, and were thus deprived of the most efficient corrective to secret discrimination. Tacit agreements took the place of formal associations, | but the railway managers felt the weight of the ban which had been placed upon such agreements by the Supreme Court, and in some cases they were said to be willing to concede even Government regulation of rates provided this restricted form of pooling could be legalized.

Practically the | first indication that this feeling on the part of the railways has not been forgotten at Washington appeared in the President's message to Congress at the present session, in which a rather obscure passage called attention to the anomaly of a law by which the railroads are forced to do | | in secret what they have been forbidden by judicial decision to do openly. The obvious inference was a recommendation that traffic associations should be expressly exempted from the operation of the Sherman anti-trust act, under which they had been brought by what seemed like a somewhat strained interpretation.

The | suggestion fell on deaf ears. Not one has been so bold as to urge it. Instead, the session of Congress now about closed has been distinguished by an uneasy disposition to add something even more stringent to the rate legislation already enacted. Washington has not taken seriously the interesting opinion | of certain " expert " investigators that rates could be reduced ten per cent. without affecting wages or dividends; yet evidence that the general level of rates is

receiving consideration is afforded by the support given to the Spooner measure for a valuation of railway property with a view to enabling | the Interstate Commerce Commission to decide what is a " just and reasonable rate."

The question arises, then, Whether, in place of any legislation to assist the railroads in complying with the law, we shall see a complete reversal of the original programme in a general attack on the rates now | charged for interstate business? There have been stranger instances of the irony of history. Meantime there is no room for doubt as to the sentiment in a large number of the State legislatures. The two cents a mile passenger rate law, already passed last year in Ohio, has been copied | in Virginia and Arkansas, and progress has been made in the same direction in Iowa, Indiana, Missouri, Pennsylvania and other States. Between this movement and the menace of further attacks upon local freight rates the railroads have felt compelled to urge upon Washington some effort to stem the tide of | adverse legislation. It may at least be said for the railroads' side that as a sequel to the rate bill, the passage of which was urged as a palliative of popular discontent with railway methods and of public ownership agitation, the present situation is hardly reassuring.

On the other hand, | even from the railway point of view there are certain compensating advantages which apparently have tended to modify somewhat the apprehension caused by renewed legislative activity. [976

FIFTH TEST, 200 WORDS PER MINUTE.

(*Marked off for every* 15 *seconds.*)

We are gathered to commemorate an important event in American history. From this hilltop Washington and his army witnessed the departure of the British soldiery from the city of Boston 130 years ago. Our Commonwealth has officially recognized the incident by the erection of a suitable monument.

When Howe | and his command sailed down Massachusetts Bay to foreign parts the first great step had been taken toward the establishment of this republic. In New England more than anywhere else in the thirteen colonies had opposition to English sovereignty taken deep root.

It was the territory which then represented | the center of population in the Western Hemisphere. It was here that England received her first great setback, so that when freed from the presence of a hostile soldiery and a meager Tory sentiment the yeomanry of New England

were free to lend their resources to the Congress and the | revolutionary force at other points in the field of warfare along the Atlantic coast.

Glancing back through the succession of events we can the better realize the mighty significance of Washington's bloodless victory on Dorchester Heights. The accomplishment of Boston's evacuation was to operate to England's harm in many ways. | |

Representing geographically the point nearest to the mother country, New England's spirit of opposition was to spread rapidly throughout the colonies.

Who can now imagine the thoughts that filled the great American commander when he saw the prows of England's fleet turned oceanward on that memorable winter's day. The force | that had come to subjugate was now sailing away in humiliation and defeat. At Bunker Hill the conquering force of Britain met and disputed with a worthy foe.

No single event in the warfare that was to follow was fraught with deeper meaning to humanity's future. But a short time before | the force now driven forever from our shore had effected a hostile landing, filled with the resolution to sweep before it with destructive hand all that existed of resistance to the English Crown.

But the God of battles had decreed otherwise, and the success of New England's opposition to foreign | oppression was to lighten that pathway to Yorktown's glorious triumph.

On this consecrated ground the patriotic impulse of the fathers received its first great impetus. Dorchester Heights was the title that appeared at the head of a new page in the history of human endeavor for creation of a government | | based on the principle that all government should derive its primal and lasting force from the consent of the governed.

The freedom for which mankind had yearned through the ages now first appeared on the horizon. Well then may we pause to-day in grateful recollection of the men and event | which more than a century ago were breathed in living characters into history's imperishable page.

We therefore act with wisdom in recurring to the country's beginnings, the great and countless sacrifices then made, if due value is to be placed by us on the precious birthright into which we have | come.

A mighty transition has taken place in the lapse of years.

Then weak in numbers, but of indomitable pluck and boundless hope, the fathers, surcharged with noble aspiration, laid firmly the foundation; and succeeding generations have zealously guarded the inheritance, until to-day 70,000,000 hold in deep reverence the | story of this remarkable past.

The narrative of the trials, defeats, and victories of those who have gone before loses much of its force unless the pure motive and unsullied purpose behind it all are borne in upon us.

Where once the fathers struggled we now survive in a greatly || expanded field, surrounded by advantages of which they never dreamed.

Here opportunity exists never before in the pathway of any people. Shall we prove worthy of the great prize? Yes, if we but turn from the false standard that the mere wealth-seeker holds out to our view.

"In the | name of God," the Plymouth colony began its work, and in this name alone can we hope to advance the nation's glory. Not in gold, but in a pure womanhood and a chivalrous manhood is to be found the security of American institutions.

Greece and Rome, weakened and withered, thunder | down the centuries this solemn truth.

When the American parent gives up his energies to the mere acquisition of fortune the country's future hope is reared in an atmosphere at once enervating and debasing.

The pitiable picture now offered of some multi-millionaire struggling to rid his conscience of a vast | fortune that could alone have been acquired in the span of a single life by acts of injustice and dishonesty toward his fellow man emphasizes with renewed force the falsity of any materialistic standard.

There can be but one true watchword: for God and country.

For this dual and consistent || standard did Washington and his brave band hope and pray on that dark March night; for it did the army brave every danger and overcome every obstacle; for it did the patriots at Valley Forge undergo with but small complaint the horror of a winter's cold; for it the succeeding | generations waded through a sea of invasion and rebellion; for it Lincoln died, and to it let us dedicate ourselves anew this day.

Impelled then by historic association and lofty example, living under the spell of that heroic past, can we not hope to gather fresh strength for the duties | of citizenship as they confront us? There is no room in this busy age for the weak, timid, and pessimistic.

The demand of the hour is for honest, conservative men with stout hearts. Stationary we cannot remain. Our movement must go either forward or backward. It must be one of | advance, if like the patriots of the time we now celebrate, thought of country and of fireside urge us into action.

While Washington's name and conduct are honored and emulated by this and oncoming generations there need be no apprehension for Columbia's future and the security of her title to perpetuity. |

[1000

Sixth Test, 215 Words per Minute.

(*Marked off for every* 15 *seconds.*)

The season of Lent begins next Wednesday. Each year sees a greater and wider appreciation of its value as a religious institution. It does not bring before men the idea of self-sacrifice for the sake of self-sacrifice—though that is not a bad thing—but it invites to discipline, the strengthening of | character, meditation, and a less distracted thought of the great realities of life. There is much benefit to be derived from a sincere, unobtrusive, and honest observance of the season. If it had not been so it would not have survived all these centuries. We cannot all withdraw from the ordinary activities of | life, but we can, if we will, resolve to be less absorbed in them, and possibly we can also see them more nearly in their true light. We are all of us blinded by the show of material things, blinded to such an extent that we can not see anything beyond them. It is | well, therefore, that this annual call to the contemplation of things spiritual should sound in our ears. And the summons ought to be pleasant. Artists and poets and sages, as well as religious people, have felt this need for retirement, for spiritual refreshment. There is something in the human soul to which the | | world of which we see so much and of which we grow so weary, can not minister. In a real sense the soul must minister to itself—must turn back on itself. How rarely in these busy days does it get the chance ! Yet it can not be strong unless it sometimes breathes its | native air. And if it is not strong it can not resist the temptations that beset it. In these days of the glorification of athletics we are all the while in danger of paying too much attention to the body. It is well, therefore, to be reminded of the great religious truth that it | is only by " keeping the body under " that man's spiritual nature can assert its supremacy. This fact was recognized by the pagan philosophers as well as by the great apostle to the Gentiles. Flesh does now as always lust against the spirit, and it is still necessary that it be subdued to it.

So | far then from there being anything artificial, abnormal or morbid about Lent, it responds to some of the deepest needs of our nature. It suggests self-conquest for the good of others and teaches us to put our emphasis on the right and best things. The study of the great temptation and of | | the world sacrifice ought to make it easier for men to resist their little temptations and to sacrifice themselves for the good of others. And out of it all one should come stronger and purer and better able to do the world's work. All this, as we have said, is realized now as it | has not been for many years—realized by people who did not in the past give much thought to Lent. This, of course, means that they find in the season an opportunity to deepen

their spiritual life and to get a clearer vision of that perfection which is the mark that is set before | mankind—above " the howling senses' ebb and flow." If there ever was a time in the world's history when Lent was needed this surely is such a time. The virtues which it would inculcate are the most effective weapons with which to combat the dominant tendency of the day in the direction of materialism | — materialism in everything, including religion. The very thought of the wilderness itself ought to appeal to men and women almost smothered in luxury, and the hardness of the struggle with temptation should almost be welcomed by many whose ordinary struggle is to find a way to gratify their desires.

We suggested yesterday that | | the Legislature would make no mistake by leaving the cities and towns law alone. The same thing may be said about the school laws. Doubtless these latter could be improved in many particulars. But we are doing pretty well under them and there is no crying demand for changes. The questions involved have not | been before the people—have not been seriously discussed. There are several bills proposed that certainly ought not to pass. Among them are the one turning over the finances of schoolboards to city councils and the one providing for a uniform system of textbooks for high schools. It has been suggested, | too, that the enumeration of school children ought to be made by the township assessors rather than by the school authorities. All these bills are, it seems to us, bad. Certainly the schoolboards should have control over their own finances and be allowed to make up their own budget. It should be, | as it is now, their duty to make the enumeration. As for the schoolbook question, we have discussed that elsewhere.

The whole subject is dangerous for the reason that there is a constant and persistent effort to get the schools—or to keep them—in politics. Local bosses all over the State | | are always trying to get control of them. So it is not always easy to learn what is the motive back of such legislation. Everything depends on the source whence it comes. We feel sure that the people will approve of the policy of letting the schools alone. As a rule, they are well | managed, and they are best managed in those communities in which they have been the most completely severed from politics. The Legislature will have enough to do in acting on subjects which have been conspicuously before the people in redeeming the pledges that were made by both political parties. If it removes known and | admitted evils and institutes reforms that are demanded by the people and were promised to them it will have about as much as it can do. The time is short and comparatively little has thus far been done. The important measures are all of them yet to be passed. It may be said that | this is one of the

most important matters which can be brought before the people for consideration. Still, there are many persons to whom such matters fail to appeal with the force that they ought for the reason that they are too engrossed with selfish interests to be altruistic in a certain sense. | | [1,075

SEVENTH TEST, 225 WORDS PER MINUTE.

(*Marked off for each* 15 *seconds.*)

Mr. Foreman and Gentlemen of the Jury:

Whatever else may be said of this action it is not an action to determine the general efficiency or the general defectiveness of the Smith furnaces. It would be entirely competent for you to find in this case that the plaintiff is entitled to recover, and yet believe in | your own minds that the Hawley furnaces are not all that the makers of the Smith furnace claim for them. It would be entirely competent for you to find for the defendant and yet believe that, on the whole, the Smith furnace is an excellent furnace and used with success and advantage by a great many | people.

It would not be competent for the plaintiff here in support of his case to bring forward evidence that other people to a very large extent —in fact that almost all people who had ever tried the Smith furnace— were thoroughly satisfied with it. For that reason, the little pamphlet that had the picture of | the furnace, which has gone in in evidence here, all that book, except the picture, was excluded from the evidence; and I instruct you it is not to be considered because it is in a large part testimonials from people who have used the furnace and believe in it.

It would not be competent for the defendant, | | in attempting to deny his liability on the contract, to show that the Smith furnace in a great many cases had been a failure, or only a qualified success, or a partial success. The simple question is, Whether under this contract the plaintiff is entitled to recover?

In his declaration he sets up two counts: first, | the declaration on the contract, and, second, a count for goods sold and delivered. He cannot recover under the second clause, under the second count, because the goods were not in the legal sense of the word sold and delivered, because the contract itself under which they were delivered and sold provided that the property in | the furnaces should remain in the plaintiff until they had been accepted and paid for by the purchaser—" furnaces to remain our property until accepted and paid for by the purchaser;" and waiving the question of acceptance for the present they certainly have not been paid for; and until they have actually been paid for they | actually remain as the property of the plaintiff; and whatever conclusions may be drawn from that, one conclusion certainly is to be

drawn, and that is that the plaintiff cannot recover on the second count of his declaration. He relies upon his first count and upon the provisions of this contract.

Under this contract, in order to | | recover he would have to satisfy you by a fair preponderance of the evidence not only that he had furnished these Smith furnaces but that the furnaces did do the work that they guaranteed that they would do. In other words, he would have to prove to you by a fair preponderance of the evidence the | warranties that accompanied the sale. He would except for one thing. He may have to, anyway. He would, anyway, except for one thing. The whole underlying condition under which the plaintiff warranted these furnaces to do certain things was that the furnaces should have at least 6/10-inch draft. Now, it is perfectly plain, | and I instruct you, if there were any need of such instruction, that that is the condition without which the plaintiff can't be expected to do what he said he would do; and if you were to find that the furnaces did not have the 6/10-inch draft then the plaintiff is not obliged to | satisfy you that the furnaces did do what he promised that they would do.

He says, in fact, that they have not done what they promised they would do, and that the reason was that the draft was not as agreed, or was imposed as a condition that it should be; so that the question that | | underlies the question of whether the furnaces did do what they were guaranteed to do or not is the question, Was the draft what it was guaranteed on the part of the defendant it should be? or, rather, Was the draft what the plaintiff made it a condition that it should be? So that the plaintiff, | to relieve himself of the necessity of proving to you that the furnaces did what they said they would do, must satisfy you that the draft—that that first condition was not complied with—he must satisfy you that the draft was not as they stipulated and insisted that it should be in advance. You know, | of course, the whole question that underlies that. It is a misunderstanding, a disagreement, between these two parties as to where the draft is to be taken.

Ordinarily the construction of a contract is for the Court. It is for me to stand here and tell you what the contract means; but where there is a | question, where there is a statement used in the contract that is ambiguous, where it is not a matter of common knowledge, a matter of the common meaning of words, what the contract means, the Court necessarily asks you to find, as a matter of fact, what did that particular term in the contract mean. What did | | it mean when it said " These furnaces to have at least 6/10-inch draft " ? And it is for the plaintiff to satisfy you that his contention as to the meaning of that is the correct contention. If he has so satisfied you, then, substantially, with one exception, which I will note later on, substantially

the | plaintiff has prevailed; if he does not satisfy you, then the defendant has prevailed. And as to that evidence, as to the meaning of it, and as to what the real meaning of that phrase was, I shall not give you any instructions, nor will you need any instructions. It is a pure question of | fact for you to find upon all the evidence that is here submitted to you. But I simply want to say to you that what you are to find is, what did that phrase mean? what does the phrase "furnace" mean? and that you are to ascertain by a consideration of all the testimony.

The question | is not What did one party or the other party have in mind when he drew up the contract? They are bound by this contract, and it might be shown that both parties understood at the time when that contract was drawn up, one thing, and that all experts, all persons be qualified to give an opinion || upon that matter. [1,128

EIGHTH TEST, 235 WORDS PER MINUTE.

(*Marked off for each* 15 *seconds.*)

Mr. Foreman and Gentlemen:

The plaintiff in this case is the American Mining & Smelting Company, the defendants those that have been named. The action is one of contract, and the plaintiff says that the defendants owe it for cash advanced May 14, '84, to date, that is, May 16, '85, $10,500.00, and | credit by settlements for ore $7,692.99, leaving a balance of $2,807.01. The plaintiff says that the defendants owe it that money on the ground that they have contracted to pay it.

Now, let us see about that a moment. You will have cases tried | before you here where your judgment will be called upon to determine whether persons ought to do certain things, whether they have failed in the performance of a duty that they owe to each other, whether they have been careless, whether they ought to have done something in a different way, whether they have been negligent, heedless; but in | this case you are not troubled with the exercise of your judgment in that way, because the plaintiff here says that the defendants contracted to pay this money; and it is not whether they ought to have contracted; it is not whether you would say that if you had been in the plaintiff's place you would have felt || that the defendants ought to have contracted to pay the money, or whether if you had been in the defendants' place you would have thought that you ought not to have contracted to pay the money; but the question is, Did the defendants in fact contract to pay the money? It is not whether you think it is a | contract which was advisable, which on the whole was a good thing for the defendants to have entered into; that is not the

question. The question is, Did they enter into the contract? There are ways and there are courses provided by the law in certain cases where contracts may be set aside. Certain proceedings may be had, but | not in this court. The question is, Is the contract proved to have existed? If so, the parties must respond, because we assume in this court that the parties are satisfied to stand by their contracts, and we hold them to it. They should not have made them if they did not expect to stand by them. That is | what we say in this court. So that the first question of fact for you to determine in this case is, Was this contract made? That is a very general way of putting it, but I want to call your attention sharply to that now, because the case is one in contract and not one depending upon any | | discharge of any duty arising from due care, as the expression sometimes goes.

The contract in this case depends a good deal, if you shall find that there was a contract, upon the view that you take of the evidence. It is not always necessary that a party shall say "I agree to pay so much money" in order | that he shall be held to pay in contract. There are certain contracts implied by the law. There are other contracts which the party expressly promise to perform. If a person gives his note and signs it, he expressly promises to pay, but it does not follow from that that there can be no contract unless there be an | express one. There may be an implied contract.

If you go down to your grocer's and tell him to send you up a barrel of flour, it is not necessary that you should bind yourself in writing or in any set form of words, "I hereby agree to pay the grocer so many dollars and so many cents for | that barrel of flour." If you go and order the flour, if nothing is said about the price, you pay whatever it is reasonably worth; so there may be the contractual relation although no express contract is made.

Let us get close to this case. I am only citing these other matters by way of illustrating and assisting | | us to understand this exact case. It depends upon the contract, and the burden is upon the plaintiff to prove the contract. It is not for the defendants to prove that there wasn't any. It is for the plaintiff to prove there was.

The plaintiff says that the defendants were as trustees the owners and had the title to | a mining property in Colorado. Of that there is no dispute or question here. The plaintiff says further that the defendants themselves did not operate on the ground the property, but that they placed a Mr. Armitage in charge of the property; and of that there is no dispute; in charge to operate the property; and of that there | is no dispute. We are now, you see, getting closer to the question, and let us not lose sight of it. As we get closer to the question we may more clearly understand the dispute between the parties.

The plaintiff says that when the defendants placed Mr. Armitage in charge of this property to operate it, they called him | the manager, and that Mr. Armitage undertook in their behalf to manage this property; of this there is no dispute. The plaintiff says that while Mr. Armitage was in control of this property or in charge of this property that he obtained from the plaintiff certain advances of money; and that there is no dispute. The question is, | | How were the advances of money obtained? The plaintiff says that Mr. Armitage by virtue of his very office as manager had authority to borrow the money. That is one proposition. I do not say that the plaintiff limits himself to that.

Now let us see. This money—there is no question made about this—this money was advanced | to Armitage in Colorado; whatever was to be done was to be performed in Colorado. In whatever form the plaintiff should get its pay or recompense, that was to be in Colorado. So I instruct you that this controversy is to be determined by the law of Colorado. Generally speaking, gentlemen, a manager has no right to borrow money | simply because he is manager. He has the right to manage the property; and if he incurs bills, for instance, for labor, he may do that; but he has no right to borrow money as manager; and I instruct you for the purposes of this case, saving the rights of the parties, that Mr. Armitage by the law of | Colorado—this is my reading of that law and my instruction to you with reference to that law—by the law of Colorado Mr. Armitage would have no right to borrow money and pledge the credit of the defendants in borrowing the money. Now, I give you that instruction. Do not misunderstand me. [1,170

NINTH TEST, 250 WORDS PER MINUTE.

(*Marked off for each* 12 *seconds.*)

Mr. Foreman and Gentlemen of the Jury:

As was said to you by Mr. Bolles this afternoon, at the beginning or resumption of his argument, I shall not require you to take the case to-night. I think, however, it would be profitable to us to go over with some care | a few of the general aspects of the case to-night before we to-morrow morning take up the particular phases which it will be necessary to consider with some care.

Here is a case where you will not have to trouble yourself about finding a verdict. You won't have to go | out and say, " Which side shall we go out and find for? " because your verdict will be for the petitioner, in any event, here. There is no question about that. You will not have to go to your room and say, " Shall we find against the city of Boston, or | in its favor? " because your finding at all events will be against the city. The real question in this case will be, What shall

be the amount of the damages for your verdict, what shall be the amount of your verdict?—not what shall the verdict be, but what shall | be the amount of the verdict for the petitioners.

The case has been an unusually interesting one. Cases of this sort are not sensational and do not furnish much food for the morbid—much satisfaction for those who are seeking the unusual in life—but it is solid food for | | those of us who like to look at the law as it is, view it in its historical aspect and see how beautifully it is adapted to conditions past and present, and, we hope, in the future. Of course, in a case of this sort we cannot expect every minute | to be thrilled with excitement; it is a good deal in some of its aspects like the boundary line dispute which sometimes arises—not here so much, perhaps, as in the country—where sometimes it seems rather dry. You have perhaps heard of Rufus Choate's answer to the complaint when | they were running the line between Massachusetts and Rhode Island, trying to keep the matter interesting, he said he could follow it when it ran from a stone to a stone, and he could keep up his interest with certainty when it ran from a stake and stones to a | post or tree, but when the line ran from a bluejay sitting on the limb of a tree to a woodpecker sitting on an old stump, it was pretty hard to follow exactly just where they were and place them just where they were. And you can't expect in | a case of this sort to hope that every moment matters will be absolutely clear and distinct. They will not, gentlemen, and it is fortunate for us that they will not, because it gives us a little time in a case of this length—and the case must necessarily take | | time—to give our minds a little rest. You would find if you had to follow with intense application every moment here in the courtroom every word or syllable of evidence and testimony, it would have wearied you beyond endurance. We have had during the trial, fortunately for us, the | assistance of counsel who have kept us interested most of the time. There have been contests here, rapiers have been drawn and clashed several times until the sparks flew, but, on the whole, it was worth while; it relieved, perhaps, the tedium that must otherwise have thralled us.

But the | case can result only in one way, that is, with a verdict for the petitioner; and the amount is for you to determine.

The interest in this case and the feature which I think we ought to remember is the application of our good old principle of the law | of eminent domain. You have heard that expression and read of it in papers and books: eminent domain. There is something which you and I, and every one of us, can say, as we go along, no matter how great men may seem to grow, no matter to what dimensions | power may seem to get in the hands of some few, it is not there really; we

have it, ourselves; it is ours; every one has a power equal to the power of the greatest accumulator of wealth. We have in our community vested in us the power of taking | | what there is for our own uses any time we need it; we must pay for it, but we may take it.

This case, and, as it has been developed, the history of this wharf and the surroundings, has illustrated in a peculiar way this power of eminent domain—the | way this city has grown and developed from this little street, this little lane, this little, insignificant path, running up from the water up on to Beacon Hill, or in that direction, which has since been known as State Street. It has developed—and the neck of land over which | they came from Roxbury and other directions over to the Trimountain—the three mountains here—has developed from that little place; and you saw how this old Boston here grew from that place that if you looked at it you wouldn't know what it was, to-day—grown into our large | Boston—a growth which would be entirely impossible, gentlemen, if it had not been for this power that you have vested in the people. For no man could get a deed to property around here and say, "That is mine; it cannot be disturbed—that I own; so long as I pay my taxes it can't be taken away"—if that were so, some of this property alongside of State Street—reference has been made, I think, to where there was a little farm and garden down here only a little way—would be a farm and garden still. A | | garden just off from State Street, and a little farm! All of this has been developed, gentlemen, in this power of eminent domain; and the key to it all is this: Where the public interest requires that in a community certain things be done, then they are done if the | people so will, and whoever is in the way has to yield. We commonly think people own their property; it is the usual belief; and a person is said to own several acres of land in Boston. Well, he owns it, gentlemen, but he owns it subject to its being | taken away from him at any time the public needs require it, and the public is not doing him any wrong in taking it away; and I want that understood by you in this case, and have you understand it with reference to eminent domain generally: the public is | not doing any man any wrong when it is taking his property away; he owns it subject to the right of the public to take it if they need it. Fancy, if that were not so, gentlemen, what would be the situation in Boston to-day.

Public health, public convenience, public | needs—the development of the city would be impossible, its commercial growth would be impossible, but, greater than that, greater than the money question, the health—if it were not for this power, gentlemen, the sewers could not be laid here; you would not have your supply of fresh water.

[1,250

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